

Investment Returns

As at 31 May 2024
Retail Investment Funds

OneAnswer Investment Portfolio	2-7
OneAnswer Frontier Personal Super	8-9
OneAnswer Frontier Pension	10-11
OneAnswer Frontier Pension - Transition to Retirement	12-13
OneAnswer Term Allocated Pension	14-16
OptiMix	17
Investment Savings Bond	18
OneAnswer Investment Portfolio Income / Growth Splits	19-32
Market data and performance	33

OnePath OneAnswer Investment Portfolio as at: 31 May 2024

Profile 1 - Defensive		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
ANZ Cash Advantage*	Entry fee	0.42	1.26	2.52	4.90	3.80	2.76	1.90	1.72	1.76	Jun 09
	Nil entry fee	0.42	1.26	2.52	4.90	3.80	2.76	1.90	1.72	1.76	Jun 09
	// Select	0.42	1.26	2.52	4.90	3.80	2.76	1.96	1.84	1.94	Jun 09
	Frontier	0.40	1.18	2.36	4.59	3.49	2.45	1.74	1.69	1.83	Nov 10
Profile 2 - Conservative		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Kapstream Absolute Return Income Trust	Entry fee	0.55	1.06	2.10	4.25	2.54	1.14	0.83	1.15	1.45	Sep 05
	Nil entry fee	0.55	1.06	2.10	4.18	2.51	0.88	0.33	0.55	0.77	Sep 05
	// Select	0.55	1.06	2.10	4.26	2.55	1.17	1.05	1.50	1.89	Dec 06
	Frontier	0.64	1.33	2.65	5.32	3.64	1.98	1.60	1.93	2.24	Nov 10
OnePath Capital Stable Trust	Entry fee	1.13	0.75	3.25	3.24	1.61	-0.41	0.50	1.10	1.51	Sep 03
	Nil entry fee	1.05	0.52	2.79	2.32	0.70	-1.30	-0.40	0.19	0.60	Sep 03
	// Select	1.14	0.77	3.30	3.34	1.70	-0.32	0.76	1.47	1.97	Dec 06
OnePath Conservative Index Trust ¹	Entry fee	0.83	0.38	4.82	5.99	3.41	0.58	2.17	2.64	3.30	Apr 10
	Nil entry fee	0.76	0.17	4.37	5.09	2.53	-0.27	1.31	1.77	2.50	Apr 10
	// Select	0.84	0.40	4.86	6.08	3.50	0.67	2.44	3.02	3.71	Apr 10
	Frontier	0.85	0.44	4.94	6.24	3.65	0.82	2.59	3.17	3.99	Nov 10
OnePath Conservative Trust	Frontier	0.80	0.49	3.75	5.17	3.55	2.21	3.13	3.52	4.01	Nov 10
OnePath Diversified Bond Index Trust ¹	Entry fee	0.53	-0.37	1.64	1.14	-0.30	-2.99	-1.32	-0.20	0.89	Mar 09
	Nil entry fee	0.46	-0.58	1.21	0.29	-1.14	-3.81	-2.15	-1.04	0.11	Mar 09
	// Select	0.54	-0.35	1.68	1.23	-0.21	-2.91	-1.07	0.17	1.29	Mar 09
	Frontier	0.56	-0.31	1.76	1.39	-0.04	-2.75	-0.91	0.32	1.57	Nov 10
OnePath Diversified Fixed Interest Trust	Entry fee	0.61	-0.14	2.63	2.45	1.22	-2.46	-0.90	0.15	1.27	Sep 03
	Nil entry fee	0.53	-0.37	2.17	1.53	0.31	-3.33	-1.79	-0.74	0.37	Sep 03
	// Select	0.62	-0.12	2.68	2.54	1.31	-2.37	-0.64	0.52	1.73	Dec 06
	Frontier	0.65	-0.05	2.82	2.81	1.57	-2.13	-0.39	0.78	2.00	Nov 10
OptiMix Australian Fixed Interest Trust	Entry fee	1.58	0.43	3.39	2.02	1.79	-2.39	-1.09	0.24	1.08	Sep 03
	Nil entry fee	1.50	0.21	2.95	1.16	0.93	-3.21	-1.93	-0.61	0.23	Sep 03
	// Select	1.58	0.45	3.44	2.11	1.88	-2.30	-0.84	0.61	1.54	Dec 06
	Frontier	1.55	0.47	3.56	2.44	2.23	-1.95	-0.48	0.95	1.87	Nov 10
MultiSeries ^{^ 30} ⁸	Entry fee	0.78	0.40	3.56	4.78	3.11	1.79	2.52	2.75	3.13	Jul 22
	Nil entry fee	0.70	0.19	3.12	3.89	2.23	0.93	1.65	1.88	2.26	Jul 22
	// Select	0.78	0.43	3.61	4.88	3.20	1.88	2.78	3.13	3.60	Jul 22
	Frontier	0.81	0.50	3.78	5.26	3.59	2.25	3.15	3.49	3.95	Jul 22
Pendal Monthly Income Plus Trust	Entry fee	0.76	1.48	5.32	5.46	3.43	1.08	1.28	1.76	2.24	Oct 07
	Nil entry fee	0.69	1.26	4.87	4.57	2.55	0.22	0.42	0.90	1.38	Oct 07
	// Select	0.77	1.50	5.36	5.55	3.52	1.17	1.54	2.14	2.71	Oct 07
	Frontier	0.81	1.62	5.60	6.04	3.99	1.61	1.97	2.58	3.16	Nov 10
Perpetual Conservative Growth Trust	Entry fee	0.41	0.51	4.36	3.73	2.41	1.67	2.69	2.97	3.13	Sep 03
	Nil entry fee	0.33	0.28	3.89	2.80	1.50	0.76	1.78	2.05	2.21	Sep 03
	// Select	0.42	0.53	4.40	3.82	2.50	1.76	2.96	3.35	3.60	Dec 06
	Frontier	0.44	0.58	4.51	4.04	2.72	1.98	3.18	3.57	3.81	Nov 10
Schroder Fixed Income	Entry fee	0.40	-0.29	2.60	1.15	0.91	-3.05	-1.06	0.28	1.00	Aug 10
	Nil entry fee	0.33	-0.50	2.17	0.29	0.06	-3.86	-1.90	-0.56	0.14	Aug 10
	// Select	0.41	-0.27	2.65	1.24	1.00	-2.96	-0.81	0.65	1.45	Aug 10
	Frontier	0.43	-0.23	2.73	1.41	1.17	-2.83	-0.79	0.69	1.49	Nov 10
UBS Diversified Fixed Income Trust	Entry fee	0.65	-1.00	1.41	0.02	-0.56	-3.47	-1.82	-0.41	0.60	Sep 03
	Nil entry fee	0.57	-1.23	0.96	-0.87	-1.45	-4.33	-2.70	-1.31	-0.30	Sep 03
	// Select	0.65	-0.98	1.46	0.11	-0.48	-3.38	-1.57	-0.05	1.05	Dec 06
	Frontier	0.67	-0.95	1.51	0.22	-0.36	-3.27	-1.54	0.01	1.12	Nov 10
Profile 3 - Moderate		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Ardea Real Outcome	Entry fee	-0.96	-0.83	-2.23	-0.30	1.29	0.16	1.65	1.59	1.98	Mar 09
	Nil entry fee	-1.03	-1.04	-2.64	-1.15	0.43	-0.68	0.79	0.73	1.12	Mar 09
	// Select	-0.95	-0.81	-2.18	-0.21	1.38	0.25	1.91	1.97	2.44	Mar 09
	Frontier	-0.94	-0.76	-2.08	0.01	1.59	0.47	2.04	2.12	2.62	Nov 10
First Sentier Global Credit Income Trust ³	Entry fee	0.37	1.46	3.79	8.06	5.42	2.74	2.14	1.99	2.14	Sep 05
	Nil entry fee	0.30	1.24	3.35	7.15	4.53	1.87	1.27	1.13	1.28	Sep 05
	// Select	0.38	1.48	3.84	8.15	5.52	2.83	2.40	2.37	2.60	Dec 06
	Frontier	0.37	1.54	4.00	8.54	5.93	3.24	2.80	2.77	3.01	Nov 10

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio as at: 31 May 2024

Profile 3 - Moderate (cont'd)		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
OnePath Balanced Index Trust ¹	Entry fee	1.09	0.66	6.93	8.85	5.34	2.18	4.11	4.33	4.86	Apr 10
	Nil entry fee	1.02	0.45	6.48	7.93	4.46	1.32	3.23	3.45	4.05	Apr 10
	// Select	1.10	0.69	6.98	8.94	5.44	2.27	4.37	4.71	5.28	Apr 10
	Frontier	1.10	0.70	7.02	9.03	5.53	2.37	4.47	4.81	5.50	Nov 10
OnePath Balanced Trust	Entry fee	1.00	0.54	5.25	6.87	4.08	2.78	3.77	3.86	4.24	Oct 95
	Nil entry fee	0.93	0.33	4.80	5.96	3.20	1.91	2.89	2.99	3.36	Oct 95
	// Select	1.01	0.57	5.29	6.96	4.18	2.87	4.03	4.25	4.72	Dec 06
	Frontier	1.03	0.62	5.42	7.23	4.44	3.14	4.31	4.52	4.99	Nov 10
MultiSeries [^] 50 ⁹	Entry fee	0.99	0.54	5.27	6.91	4.40	3.00	3.84	3.82	4.19	Sep 03
	Nil entry fee	0.92	0.33	4.82	6.01	3.52	2.13	2.96	2.94	3.31	Sep 03
	// Select	1.00	0.57	5.31	7.01	4.50	3.09	4.10	4.20	4.67	Dec 06
	Frontier	1.04	0.68	5.50	7.43	4.88	3.46	4.46	4.56	5.02	Nov 10
Schroder Real Return Trust	Entry fee	1.10	1.65	6.35	7.95	5.32	2.30	3.06	2.83	3.03	Sep 02
	Nil entry fee	1.03	1.42	5.87	6.99	4.37	1.39	2.14	1.91	2.11	Sep 02
	// Select	1.11	1.67	6.40	8.05	5.41	2.40	3.33	3.21	3.50	Dec 06
	Frontier	1.14	1.77	6.59	8.45	5.80	2.77	3.70	3.58	3.87	Nov 10
T. Rowe Price Dynamic Global Bond	Entry fee	-0.13	1.39	1.26	-2.34	-2.34	-1.49	0.50	-	-	Sep 17
	Nil entry fee	-0.20	1.17	0.83	-3.17	-3.17	-2.32	-0.35	-	-	Sep 17
	// Select	-0.12	1.41	1.30	-2.26	-2.26	-1.40	0.76	-	-	Sep 17
	Frontier	-0.11	1.45	1.38	-2.09	-2.09	-1.24	0.92	-	-	Sep 17
UBS Defensive Trust	Entry fee	2.29	1.83	6.36	5.93	1.11	-1.10	0.75	1.27	1.99	Sep 03
	Nil entry fee	2.21	1.60	5.88	4.98	0.21	-1.98	-0.15	0.37	1.08	Sep 03
	// Select	2.29	1.85	6.41	6.02	1.21	-1.01	1.01	1.64	2.45	Dec 06
	Frontier	2.25	1.86	6.47	6.19	1.39	-0.82	1.20	1.84	2.66	Nov 10
Profile 4 - Growth		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Bentham Global Income Trust	Entry fee	0.48	0.16	4.07	5.24	2.91	2.13	2.80	2.61	2.88	Sep 05
	Nil entry fee	0.41	-0.06	3.63	4.35	2.04	1.27	1.93	1.74	2.01	Sep 05
	// Select	0.49	0.18	4.12	5.33	3.00	2.22	3.06	2.99	3.34	Dec 06
	Frontier	0.49	0.20	4.15	5.39	3.06	2.25	3.06	3.00	3.37	Nov 10
BlackRock Diversified ESG Growth Trust ⁴	Entry fee	0.50	1.12	8.30	9.94	6.64	3.22	5.03	5.48	5.66	Sep 03
	Nil entry fee	0.42	0.89	7.81	8.96	5.69	2.30	4.10	4.54	4.72	Sep 03
	// Select	0.51	1.14	8.35	10.04	6.73	3.31	5.30	5.87	6.14	Dec 06
	Frontier	0.52	1.17	8.39	10.16	6.85	3.42	5.42	5.99	6.25	Nov 10
BlackRock Tactical Growth	Entry fee	0.97	2.01	8.80	11.53	7.67	4.40	6.46	6.46	6.44	Sep 02
	Nil entry fee	0.89	1.78	8.31	10.53	6.71	3.47	5.51	5.51	5.49	Sep 02
	// Select	0.98	2.03	8.85	11.63	7.77	4.50	6.73	6.85	6.92	Dec 06
	Frontier	0.99	2.06	8.91	11.76	7.89	4.62	6.86	6.98	7.04	Nov 10
MultiSeries [^] 70 ¹⁰	Entry fee	1.20	0.95	7.53	10.16	6.50	4.76	5.58	5.23	5.40	Jul 22
	Nil entry fee	1.13	0.74	7.07	9.23	5.60	3.88	4.69	4.34	4.51	Jul 22
	// Select	1.20	0.98	7.57	10.26	6.59	4.85	5.86	5.62	5.88	Jul 22
	Frontier	1.23	1.06	7.74	10.64	6.94	5.20	6.20	5.96	6.21	Jul 22
MultiSeries [^] 90 ¹¹	Entry fee	1.37	1.14	8.59	12.04	7.50	5.55	6.53	6.03	6.13	Jul 22
	Nil entry fee	1.30	0.92	8.13	11.10	6.59	4.66	5.63	5.13	5.24	Jul 22
	// Select	1.38	1.16	8.64	12.14	7.60	5.64	6.81	6.42	6.61	Jul 22
	Frontier	1.42	1.28	8.84	12.66	8.01	6.02	7.17	6.78	6.98	Jul 22
OnePath Active Growth Trust	Entry fee	1.19	0.93	7.51	10.16	5.92	4.36	5.43	5.25	5.41	May 95
	Nil entry fee	1.12	0.72	7.05	9.23	5.03	3.48	4.54	4.36	4.52	May 95
	// Select	1.20	0.95	7.55	10.26	6.02	4.45	5.71	5.64	5.89	Dec 06
	Frontier	1.20	0.96	7.58	10.32	6.07	4.52	5.77	5.70	5.95	Nov 10
OnePath Alternatives Growth Trust	Entry fee	-0.08	1.21	3.74	3.20	1.44	1.83	2.67	2.02	1.08	Dec 06
	Nil entry fee	-0.15	1.00	3.30	2.33	0.58	0.97	1.80	1.15	0.22	Dec 06
	// Select	-0.08	1.24	3.78	3.29	1.53	1.92	2.94	2.39	1.54	Dec 06
	Frontier	-0.06	1.28	3.87	3.46	1.69	2.09	3.05	2.52	1.67	Nov 10
OnePath Growth Index Trust ¹	Entry fee	1.30	1.06	9.08	12.01	7.61	4.26	6.26	6.10	6.39	Apr 10
	Nil entry fee	1.23	0.84	8.62	11.07	6.70	3.38	5.36	5.20	5.56	Apr 10
	// Select	1.31	1.08	9.13	12.11	7.70	4.35	6.53	6.49	6.81	Apr 10
	Frontier	1.31	1.10	9.18	12.24	7.84	4.48	6.67	6.62	7.08	Nov 10
OnePath Managed Growth Trust	Frontier	1.21	1.00	7.62	10.43	6.18	4.65	5.91	5.86	6.13	Nov 10
OnePath Multi Asset Income ¹²	Entry fee	0.40	0.80	10.13	11.44	5.59	4.34	3.78	4.36	4.43	Jul 22
	Nil entry fee	0.32	0.58	9.66	10.50	4.70	3.46	2.90	3.48	3.55	Jul 22
	// Select	0.40	0.82	10.18	11.54	5.68	4.44	4.05	4.75	4.91	Jul 22
	Frontier	0.43	0.88	10.28	11.75	5.82	4.57	4.21	4.91	5.07	Jul 22
		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio as at: 31 May 2024

Profile 4 - Growth (cont'd)		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start date
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
Perpetual Balanced Growth Trust	Entry fee	0.53	1.10	6.98	6.72	4.18	4.68	6.22	5.78	5.56	Sep 03
	Nil entry fee	0.45	0.87	6.50	5.77	3.26	3.75	5.28	4.84	4.62	Sep 03
	// Select	0.53	1.12	7.03	6.81	4.28	4.78	6.49	6.17	6.04	Dec 06
	Frontier	0.56	1.18	7.16	7.08	4.57	5.07	6.79	6.46	6.32	Nov 10
Schroder Sustainable Growth ⁵	Entry fee	0.85	0.67	8.24	9.49	5.99	3.22	4.78	4.73	4.99	Sep 03
	Nil entry fee	0.77	0.44	7.75	8.51	5.04	2.30	3.85	3.80	4.05	Sep 03
	// Select	0.86	0.69	8.29	9.59	6.08	3.32	5.05	5.12	5.46	Dec 06
	Frontier	0.87	0.72	8.39	9.74	6.22	3.44	5.18	5.25	5.59	Nov 10
UBS Balanced Trust	Entry fee	2.38	2.96	9.73	10.30	4.63	2.00	3.95	3.77	3.90	Sep 03
	Nil entry fee	2.30	2.73	9.24	9.31	3.70	1.09	3.03	2.84	2.97	Sep 03
	// Select	2.38	2.98	9.78	10.40	4.72	2.09	4.22	4.15	4.37	Dec 06
	Frontier	2.34	2.98	9.83	10.57	4.94	2.30	4.43	4.36	4.58	Nov 10
Profile 5 - High Growth		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start date
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
Altrinsic Global Equities	Entry fee	-0.29	0.04	6.65	10.95	9.31	7.65	7.64	6.77	7.13	Apr 10
	Nil entry fee	-0.36	-0.18	6.20	10.01	8.39	6.74	6.74	5.87	6.23	Apr 10
	// Select	-0.28	0.06	6.70	11.04	9.41	7.75	7.92	7.17	7.61	Apr 10
	Frontier	-0.25	0.11	6.81	11.27	9.67	8.10	8.23	7.45	7.89	Nov 10
Antipodes Global (Long only) Trust	Entry fee	0.52	2.75	12.30	12.84	12.53	7.90	10.14	8.14	8.75	Oct 00
	Nil entry fee	0.45	2.53	11.82	11.88	11.59	6.99	9.21	7.23	7.84	Oct 00
	// Select	0.53	2.77	12.35	12.94	12.64	8.00	10.43	8.53	9.24	Dec 06
	Frontier	0.53	2.79	12.37	13.00	12.72	8.07	10.49	8.61	9.33	Nov 10
Arrowstreet Global Equity (Hedged) Trust	Entry fee	4.06	5.24	16.79	28.33	14.33	8.66	13.61	11.20	11.13	Sep 02
	Nil entry fee	3.98	5.00	16.27	27.18	13.31	7.69	12.59	10.20	10.14	Sep 02
	// Select	4.07	5.26	16.84	28.44	14.43	8.76	13.90	11.61	11.64	Dec 06
	Frontier	4.09	5.29	16.88	28.54	14.54	8.95	14.11	11.81	11.82	Nov 10
Ausbil Australian Emerging Leaders Trust	Entry fee	1.35	6.10	15.05	12.68	3.17	4.68	8.73	8.05	7.30	Sep 05
	Nil entry fee	1.28	5.88	14.56	11.73	2.31	3.81	7.82	7.15	6.40	Sep 05
	// Select	1.36	6.13	15.10	12.78	3.26	4.78	9.01	8.45	7.78	Dec 06
	Frontier	1.37	6.14	15.13	12.85	3.33	4.84	9.08	8.51	7.85	Nov 10
Bennelong Australian Equities Trust	Entry fee	-2.10	-5.22	7.04	11.74	3.01	-3.21	6.80	8.08	7.78	Nov 09
	Nil entry fee	-2.16	-5.42	6.59	10.79	2.14	-4.02	5.91	7.18	6.87	Nov 09
	// Select	-2.09	-5.19	7.09	11.84	3.11	-3.13	7.07	8.48	8.26	Nov 09
	Frontier	-2.05	-5.09	7.30	12.28	3.51	-2.73	7.51	8.92	8.69	Nov 10
BlackRock Advantage Australian Equity Trust ⁴	Entry fee	0.71	0.88	9.24	11.67	6.09	4.99	6.55	7.54	6.58	Sep 04
	Nil entry fee	0.64	0.66	8.77	10.73	5.19	4.10	5.65	6.63	5.67	Sep 04
	// Select	0.72	0.90	9.28	11.77	6.18	5.08	6.83	7.94	7.06	Dec 06
	Frontier	0.74	0.94	9.40	12.04	6.46	5.36	7.11	8.22	7.33	Nov 10
BlackRock Advantage International Equity Trust ⁴	Entry fee	2.76	2.82	14.58	23.48	19.44	12.76	13.13	12.00	12.21	Sep 03
	Nil entry fee	2.68	2.60	14.10	22.43	18.46	11.82	12.19	11.06	11.27	Sep 03
	// Select	2.76	2.84	14.63	23.59	19.55	12.86	13.42	12.41	12.72	Dec 06
	Frontier	2.78	2.87	14.68	23.70	19.38	12.78	13.40	12.42	12.74	Nov 10
ClearBridge RARE Infrastructure Value Hedged Trust ⁷	Entry fee	5.10	3.93	4.40	5.65	0.06	4.78	4.96	4.13	5.25	Mar 09
	Nil entry fee	5.03	3.71	3.96	4.75	-0.78	3.91	4.09	3.26	4.37	Mar 09
	// Select	5.11	3.95	4.45	5.74	0.15	4.87	5.23	4.52	5.73	Mar 09
	Frontier	5.12	3.99	4.53	5.90	0.31	5.10	5.43	4.70	5.91	Nov 10
First Sentier Global Listed Infrastructure Trust ¹⁴	Entry fee	4.57	6.35	6.67	5.20	-2.10	0.97	2.17	-	-	Sep 17
	Nil entry fee	4.50	6.13	6.22	4.31	-2.92	0.11	1.31	-	-	Sep 17
	// Select	4.58	6.38	6.72	5.30	-2.01	1.06	2.43	-	-	Sep 17
	Frontier	4.59	6.42	6.80	5.47	-1.85	1.22	2.60	-	-	Sep 17
First Sentier Imputation Trust ³	Entry fee	1.01	1.07	11.86	14.78	9.19	6.04	8.10	9.20	7.19	Sep 02
	Nil entry fee	0.93	0.84	11.36	13.75	8.22	5.10	7.13	8.22	6.23	Sep 02
	// Select	1.01	1.09	11.91	14.88	9.29	6.14	8.38	9.60	7.67	Dec 06
	Frontier	1.05	1.25	12.25	15.46	9.68	6.50	8.63	9.88	7.99	Nov 10
Fidelity Australian Equities Trust	Entry fee	-0.15	0.14	8.47	6.86	3.68	4.27	7.13	7.38	6.69	Mar 09
	Nil entry fee	-0.22	-0.08	8.01	5.95	2.81	3.39	6.23	6.47	5.79	Mar 09
	// Select	-0.15	0.16	8.52	6.95	3.78	4.36	7.40	7.77	7.17	Mar 09
	Frontier	-0.11	0.25	8.72	7.35	4.17	4.76	7.81	8.17	7.57	Nov 10
Greencap Broadcap	Entry fee	1.47	2.21	11.46	12.91	8.62	5.55	8.55	-	-	Sep 17
	Nil entry fee	1.40	2.00	10.98	11.96	7.70	4.66	7.64	-	-	Sep 17
	// Select	1.47	2.24	11.51	13.01	8.72	5.65	8.83	-	-	Sep 17
	Frontier	1.49	2.28	11.61	13.21	8.94	5.86	9.02	-	-	Sep 17
Heine Property Securities Trust	Entry fee	1.58	3.21	19.54	21.91	9.26	7.23	2.73	2.73	5.74	Feb 98
	Nil entry fee	1.58	3.21	19.54	21.91	9.26	7.23	2.73	2.73	5.74	-
	// Select	1.58	3.21	19.54	21.91	9.26	7.23	2.93	2.93	6.19	Dec 06
	Frontier	1.58	3.21	19.54	21.91	9.26	7.23	2.93	2.93	6.19	Dec 06
Investors Mutual Australian Share Trust	Entry fee	-0.78	-1.32	4.94	1.97	3.08	4.56	3.99	4.17	5.15	Sep 03
	Nil entry fee	-0.86	-1.54	4.47	1.06	2.16	3.63	3.07	3.24	4.22	Sep 03
	// Select	-0.78	-1.30	4.99	2.06	3.17	4.65	4.26	4.55	5.63	Dec 06
	Frontier	-0.75	-1.26	5.06	2.22	3.33	4.82	4.44	4.72	5.80	Nov 10
		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start date
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio as at: 31 May 2024

Profile 5 - High Growth (cont'd)		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Magellan Global Trust	Entry fee	0.54	-1.01	12.84	18.00	15.75	8.21	8.52	9.61	11.17	Sep 02
	Nil entry fee	0.47	-1.23	12.34	16.97	14.73	7.25	7.56	8.63	10.18	Sep 02
	// Select	0.55	-0.99	12.89	18.11	15.85	8.30	8.80	10.01	11.67	Dec 06
	Frontier	0.56	-0.94	13.01	18.34	16.09	8.53	9.03	10.24	11.90	Nov 10
Merlon Australian Share Income Trust	Entry fee	-0.90	0.45	10.39	8.28	8.10	8.99	5.86	4.93	5.09	Oct 07
	Nil entry fee	-0.97	0.24	9.92	7.36	7.18	8.07	4.96	4.05	4.20	Oct 07
	// Select	-0.89	0.48	10.44	8.38	8.19	9.09	6.13	5.32	5.57	Oct 07
	Frontier	-0.87	0.55	10.60	8.69	8.52	9.38	6.38	5.59	5.85	Nov 10
MFS Global Equity Trust	Entry fee	0.81	-1.23	8.05	8.75	9.83	5.24	8.61	8.36	9.92	Oct 00
	Nil entry fee	0.74	-1.44	7.59	7.83	8.91	4.36	7.70	7.45	9.00	Oct 00
	// Select	0.82	-1.21	8.10	8.85	9.93	5.34	8.89	8.76	10.42	Dec 06
	Frontier	0.83	-1.17	8.18	9.02	10.13	5.53	9.09	8.95	10.60	Nov 10
Tyndall Australian Shares ¹³	Entry fee	-0.13	1.77	8.13	5.68	2.81	4.82	5.14	-	-	Sep 17
	Nil entry fee	-0.20	1.55	7.68	4.79	1.94	3.94	4.25	-	-	Sep 17
	// Select	-0.12	1.79	8.18	5.77	2.90	4.91	5.41	-	-	Sep 17
	Frontier	-0.09	1.88	8.37	6.15	3.27	5.30	5.80	-	-	Sep 17
OnePath Australian Property Securities Index Trust ¹	Entry fee	1.87	2.99	21.40	22.66	8.42	6.86	4.56	6.01	8.37	Sep 05
	Nil entry fee	1.80	2.77	20.88	21.62	7.51	5.96	3.68	5.11	7.53	Sep 05
	// Select	1.88	3.01	21.45	22.77	8.52	6.96	4.83	6.40	8.80	Dec 06
	Frontier	1.89	3.03	21.49	22.86	8.64	7.07	4.95	6.51	9.05	Nov 10
OnePath Australian Shares Index Trust ¹	Entry fee	0.71	0.88	10.22	12.09	6.89	5.92	6.88	7.41	6.46	Sep 05
	Nil entry fee	0.63	0.67	9.76	11.15	5.99	5.03	5.98	6.51	5.63	Sep 05
	// Select	0.71	0.91	10.27	12.19	6.99	6.02	7.15	7.81	6.89	Dec 06
	Frontier	0.73	0.94	10.35	12.35	7.15	6.18	7.32	7.98	7.17	Nov 10
OnePath Australian Share Trust	Entry fee	1.24	0.29	9.61	11.37	6.35	5.85	7.45	6.72	5.21	Oct 95
	Nil entry fee	1.17	0.08	9.15	10.43	5.45	4.96	6.54	5.82	4.32	Oct 95
	// Select	1.25	0.31	9.66	11.47	6.44	5.95	7.73	7.11	5.69	Dec 06
	Frontier	1.27	0.37	9.75	11.66	6.61	6.11	7.91	7.28	5.86	Nov 10
OnePath Blue Chip Imputation Trust	Entry fee	-0.61	-0.36	7.46	8.73	5.00	5.89	5.39	4.54	3.34	Apr 88
	Nil entry fee	-0.68	-0.57	7.00	7.82	4.12	4.99	4.50	3.66	2.47	Jun 95
	// Select	-0.60	-0.33	7.50	8.83	5.10	5.98	5.66	4.92	3.81	Dec 06
	Frontier	-0.61	-0.34	7.53	8.92	5.17	6.07	5.77	5.03	3.91	Nov 10
OnePath Emerging Companies Trust	Entry fee	-0.51	2.06	12.16	17.85	4.46	-0.18	3.52	5.12	5.43	Oct 89
	Nil entry fee	-0.58	1.84	11.69	16.85	3.58	-1.02	2.65	4.23	4.54	Jun 95
	// Select	-0.50	2.08	12.21	17.95	4.55	-0.09	3.78	5.50	5.90	Dec 06
	Frontier	-0.50	2.10	12.26	18.07	4.66	0.02	3.91	5.63	6.02	Nov 10
OnePath Geared Australian Shares Index Trust	Entry fee	0.77	-0.13	16.93	16.28	6.14	5.77	8.51	10.11	7.60	Jul 06
	Nil entry fee	0.69	-0.34	16.44	15.29	5.24	4.88	7.59	9.18	6.69	Jul 06
	// Select	0.77	-0.11	16.99	16.38	6.23	5.86	8.79	10.51	8.09	Dec 06
	Frontier	0.78	-0.07	17.03	16.50	6.32	5.94	8.88	10.59	8.16	Nov 10
OnePath Global Emerging Markets Trust	Entry fee	3.39	5.87	13.60	15.19	6.78	-4.28	1.22	2.49	4.24	Nov 00
	Nil entry fee	3.32	5.65	13.11	14.22	5.88	-5.09	0.37	1.63	3.35	Nov 00
	// Select	3.40	5.89	13.65	15.30	6.88	-4.20	1.48	2.87	4.71	Dec 06
	Frontier	-0.50	1.91	9.38	10.99	4.86	-5.44	0.71	2.32	4.32	Nov 10
OnePath Global Listed Infrastructure Index Trust	Frontier	5.00	6.87	7.75	7.15	-1.18	-	-	-	-	Sep 21
OnePath Global Property Securities Index Trust	Entry fee	3.59	0.44	4.30	5.56	-6.44	-4.95	-1.94	0.12	1.69	Dec 06
	Nil entry fee	3.52	0.23	3.86	4.67	-7.23	-5.75	-2.77	-0.72	0.83	Dec 06
	// Select	3.60	0.47	4.35	5.66	-6.35	-4.86	-1.69	0.49	2.15	Dec 06
	Frontier	3.63	0.55	4.51	6.00	-6.04	-4.55	-1.37	0.81	2.46	Nov 10
OnePath Global Share Trust	Entry fee	-0.07	-2.63	8.07	11.20	12.50	6.87	9.59	9.94	12.01	Nov 97
	Nil entry fee	-0.15	-2.84	7.61	10.25	11.55	5.97	8.66	9.01	11.06	Nov 97
	// Select	-0.07	-2.61	8.12	11.30	12.60	6.97	9.87	10.35	12.52	Dec 06
	Frontier	-0.06	-2.58	8.17	11.39	12.71	7.06	9.94	10.42	12.57	Nov 10
OnePath High Growth Index Trust ¹	Entry fee	1.52	1.43	11.26	15.22	9.86	6.34	8.40	7.85	7.90	Apr 10
	Nil entry fee	1.45	1.22	10.79	14.25	8.94	5.45	7.49	6.94	7.07	Apr 10
	// Select	1.53	1.46	11.31	15.32	9.96	6.44	8.68	8.25	8.33	Apr 10
	Frontier	1.54	1.49	11.38	15.46	10.09	6.57	8.81	8.38	8.59	Nov 10
OnePath International Shares Index Trust ¹	Entry fee	1.99	1.59	14.40	21.21	17.22	12.02	13.14	11.64	11.91	Sep 02
	Nil entry fee	1.92	1.38	13.92	20.19	16.24	11.08	12.19	10.70	11.04	Sep 02
	// Select	2.00	1.61	14.45	21.32	17.33	12.12	13.43	12.05	12.35	Dec 06
	Frontier	2.01	1.63	14.49	21.43	17.44	12.23	13.54	12.16	12.59	Nov 10
OnePath International Shares Index (Hedged) Trust ¹	Entry fee	3.98	3.90	14.93	23.50	11.84	6.67	10.97	9.02	8.80	Sep 05
	Nil entry fee	3.91	3.68	14.44	22.46	10.90	5.78	10.04	8.10	7.96	Sep 05
	// Select	3.99	3.92	14.98	23.61	11.94	6.77	11.25	9.42	9.23	Dec 06
	Frontier	4.00	3.94	15.02	23.72	12.05	6.87	11.37	9.53	9.47	Nov 10

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio as at: 31 May 2024

Profile 5 - High Growth (cont'd)		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
OnePath Property Securities Trust	Entry fee	1.60	3.28	19.72	22.30	9.45	7.49	2.95	3.10	5.94	Oct 97
	Nil entry fee	1.53	3.06	19.21	21.26	8.52	6.58	2.08	2.23	5.05	Oct 97
	// Select	1.61	3.30	19.77	22.41	9.55	7.59	3.22	3.48	6.42	Dec 06
	Frontier	1.63	3.36	19.94	22.72	9.88	7.84	3.54	3.76	6.67	Nov 10
OnePath Select Leaders Trust	Entry fee	1.49	0.38	9.36	10.75	6.31	5.53	7.03	6.36	4.60	Sep 03
	Nil entry fee	1.41	0.17	8.90	9.82	5.41	4.64	6.12	5.46	3.72	Sep 03
	// Select	1.49	0.40	9.41	10.85	6.40	5.63	7.30	6.75	5.07	Dec 06
	Frontier	1.51	0.43	9.44	11.07	6.60	5.83	7.45	6.92	5.24	Nov 10
OnePath Sustainable Investments - Australian Share Trust	Entry fee	1.14	0.27	10.31	11.86	5.63	4.25	7.63	7.45	5.59	Sep 03
	Nil entry fee	1.07	0.05	9.84	10.92	4.74	3.37	6.72	6.54	4.70	Sep 03
	// Select	1.15	0.29	10.36	11.96	5.73	4.35	7.90	7.84	6.06	Dec 06
	Frontier	1.17	0.32	10.46	12.03	5.80	4.48	8.12	8.05	6.25	Nov 10
OptiMix Australian Share Trust	Entry fee	0.82	0.31	9.37	11.48	6.29	5.67	6.17	6.25	5.36	Sep 03
	Nil entry fee	0.75	0.10	8.91	10.54	5.39	4.78	5.28	5.35	4.47	Sep 03
	// Select	0.83	0.33	9.42	11.58	6.39	5.77	6.45	6.64	5.84	Dec 06
	Frontier	0.86	0.42	9.61	11.97	6.74	6.13	6.83	6.99	6.15	Nov 10
OptiMix Global Emerging Markets Trust	Entry fee	-0.50	1.88	9.28	10.82	4.43	-5.26	-0.13	0.87	2.67	Oct 07
	Nil entry fee	-0.57	1.67	8.82	9.88	3.55	-6.06	-0.97	0.02	1.80	Oct 07
	// Select	-0.49	1.90	9.33	10.91	4.52	-5.18	0.13	1.24	3.14	Dec 06
	Frontier	-0.46	1.96	9.45	11.17	4.76	-5.00	0.26	1.38	3.30	Nov 10
OptiMix Global Share Trust	Entry fee	1.59	0.54	13.43	19.89	16.18	11.55	12.05	10.40	11.28	Sep 03
	Nil entry fee	1.52	0.33	12.94	18.87	15.20	10.62	11.11	9.47	10.34	Sep 03
	// Select	1.60	0.57	13.48	20.00	16.29	11.65	12.34	10.81	11.78	Dec 06
	Frontier	1.63	0.65	13.64	20.36	16.65	12.02	12.71	11.15	12.08	Nov 10
OnePath Global Smaller Companies Shares Trust ⁵	Entry fee	1.67	4.36	17.14	25.81	17.60	10.20	14.81	11.77	12.07	Sep 03
	Nil entry fee	1.60	4.14	16.64	24.75	16.61	9.28	13.85	10.83	11.13	Sep 03
	// Select	1.68	4.38	17.19	25.92	17.70	10.30	15.11	12.19	12.58	Dec 06
	Frontier	1.69	4.40	17.23	26.01	17.78	10.37	15.18	12.25	12.61	Nov 10
OptiMix Property Securities Trust	Entry fee	1.59	3.20	20.40	23.04	8.84	6.93	3.51	4.36	7.53	Sep 03
	Nil entry fee	1.52	2.98	19.89	22.00	7.92	6.03	2.64	3.48	6.62	Sep 03
	// Select	1.60	3.22	20.46	23.15	8.94	7.03	3.78	4.74	8.02	Dec 06
	Frontier	1.64	3.34	20.71	23.69	9.43	7.49	4.25	5.17	8.40	Nov 10
Pendal Australian Shares	Entry fee	1.22	2.08	10.60	12.58	7.12	5.57	7.50	7.97	7.01	Mar 09
	Nil entry fee	1.15	1.87	10.13	11.63	6.22	4.68	6.59	7.07	6.11	Mar 09
	// Select	1.23	2.11	10.65	12.68	7.22	5.67	7.77	8.37	7.50	Mar 09
	Frontier	1.27	2.20	10.84	13.03	7.59	6.04	8.10	8.71	7.85	Nov 10
Barrow Hanley Concentrated Global Share Fund Hedged ²	Entry fee	2.57	3.24	7.25	10.02	3.78	0.94	7.05	4.93	5.88	Sep 02
	Nil entry fee	2.49	3.01	6.77	9.04	2.86	0.04	6.09	4.00	4.94	Sep 02
	// Select	2.57	3.27	7.30	10.12	3.88	1.03	7.32	5.32	6.36	Dec 06
	Frontier	2.60	3.32	7.39	10.29	4.05	1.20	7.50	5.50	6.54	Nov 10
Pendal Smaller Companies Trust	Entry fee	0.21	1.05	10.78	19.52	8.93	4.74	6.36	7.41	7.07	Sep 04
	Nil entry fee	0.14	0.83	10.31	18.51	8.01	3.86	5.46	6.50	6.17	Sep 04
	// Select	0.22	1.07	10.83	19.63	9.03	4.83	6.63	7.80	7.55	Dec 06
	Frontier	0.25	1.13	10.94	19.88	9.25	5.04	6.85	8.01	7.75	Nov 10
Perennial Value Share Trust	Entry fee	0.50	2.56	10.38	9.45	5.61	6.19	7.11	6.13	5.57	Sep 04
	Nil entry fee	0.43	2.34	9.91	8.53	4.72	5.30	6.21	5.23	4.68	Sep 04
	// Select	0.51	2.58	10.43	9.55	5.70	6.28	7.39	6.52	6.04	Dec 06
	Frontier	0.54	2.67	10.62	9.94	6.08	6.67	7.78	6.91	6.43	Nov 10
Perpetual Australian Share Trust	Entry fee	0.29	0.55	10.73	5.83	4.44	5.16	7.22	6.65	5.46	Sep 02
	Nil entry fee	0.22	0.33	10.23	4.88	3.50	4.22	6.26	5.70	4.52	Sep 02
	// Select	0.30	0.57	10.78	5.93	4.53	5.25	7.49	7.04	5.93	Dec 06
	Frontier	0.32	0.62	10.86	6.10	4.69	5.44	7.73	7.28	6.16	Nov 10
Perpetual ESG Australian Share ¹⁴	Entry fee	-2.94	-2.45	10.42	9.83	6.66	5.72	8.27	6.02	5.10	Oct 07
	Nil entry fee	-2.94	-2.45	10.42	9.83	6.66	5.47	7.75	5.41	4.40	Oct 07
	// Select	-2.94	-2.45	10.42	9.83	6.66	5.74	8.50	6.38	5.55	Oct 07
	Frontier	-2.84	-2.15	11.08	11.17	7.96	6.75	9.25	6.99	6.07	Nov 10
Platinum Asia	Entry fee	-0.73	4.20	7.55	5.15	4.63	-3.64	5.29	5.11	7.00	Aug 10
	Nil entry fee	-0.80	3.98	7.09	4.26	3.74	-4.45	4.41	4.23	6.10	Aug 10
	// Select	-0.72	4.23	7.59	5.24	4.72	-3.56	5.56	5.50	7.48	Aug 10
	Frontier	-0.69	4.26	7.66	5.37	4.84	-3.46	5.61	5.55	7.52	Nov 10
Platinum International Share Trust	Entry fee	1.11	3.94	7.88	5.66	8.10	3.59	6.59	5.55	7.13	Sep 03
	Nil entry fee	1.04	3.72	7.42	4.77	7.19	2.71	5.69	4.67	6.23	Sep 03
	// Select	1.12	3.97	7.93	5.75	8.19	3.68	6.87	5.94	7.61	Dec 06
	Frontier	1.14	4.04	8.06	6.02	8.49	3.96	7.16	6.23	7.90	Nov 10
Schroder Australian Equity Trust	Entry fee	-0.41	1.75	10.28	10.27	5.98	7.24	6.81	7.16	5.95	Sep 03
	Nil entry fee	-0.48	1.52	9.78	9.29	5.04	6.29	5.86	6.20	5.01	Sep 03
	// Select	-0.40	1.77	10.33	10.37	6.07	7.34	7.08	7.55	6.43	Dec 06
	Frontier	-0.37	1.86	10.53	10.77	6.44	7.72	7.48	7.94	6.82	Nov 10
		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

Investment Returns

OnePath OneAnswer Investment Portfolio as at: 31 May 2024

Profile 5 - High Growth (cont'd)		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
SG Hiscock Property Trust	Entry fee	3.62	5.00	21.68	24.23	10.33	8.09	3.43	3.39	5.98	Sep 03
	Nil entry fee	3.54	4.77	21.14	23.12	9.35	7.13	2.51	2.47	5.04	Sep 03
	// Select	3.63	5.03	21.74	24.34	10.43	8.18	3.69	3.77	6.46	Dec 06
	Frontier	3.42	4.85	21.56	24.18	10.38	8.23	3.84	3.94	6.62	Nov 10
Stewart Investors WorldWide Sustainability	Entry fee	0.21	-2.00	6.67	0.48	8.05	1.37	5.41	5.88	7.02	Oct 07
	Nil entry fee	0.14	-2.20	6.21	-0.37	7.14	0.52	4.52	4.99	6.13	Oct 07
	// Select	0.22	-1.97	6.71	0.57	8.14	1.46	5.68	6.27	7.51	Oct 07
	Frontier	0.24	-1.91	6.84	0.82	8.41	1.72	5.95	6.55	7.79	Nov 10
T. Rowe Price Global Equity Trust	Entry fee	0.86	0.70	13.72	17.06	13.24	2.48	10.30	11.08	12.07	Mar 09
	Nil entry fee	0.86	0.70	13.72	17.06	13.24	2.24	9.78	10.44	11.34	Mar 09
	// Select	0.86	0.70	13.72	17.06	13.24	2.50	10.54	11.46	12.56	Mar 09
	Frontier	0.97	1.02	14.44	18.54	14.67	3.52	11.34	12.14	13.14	Nov 10
Walter Scott Global Equity (Hedged)	Entry fee	2.21	-0.38	10.69	14.27	10.10	4.80	9.34	9.27	9.35	Aug 10
	Nil entry fee	2.13	-0.59	10.22	13.31	9.18	3.92	8.42	8.35	8.43	Aug 10
	// Select	2.21	-0.36	10.74	14.37	10.20	4.90	9.62	9.67	9.84	Aug 10
	Frontier	2.25	-0.27	10.90	14.73	10.56	5.20	9.89	9.92	10.08	Nov 10
Closed		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Janus Henderson Australian Equity Trust	Entry fee	-	-	-	-	-	-	-	-	-	Jun 09
	Nil entry fee	-	-	-	-	-	-	-	-	-	Jun 09
	// Select	-	-	-	-	-	-	-	-	-	Jun 09
	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Armstrong Jones Mortgage Fund	Entry fee	-	-	-	-	-	-	-	-	-	-
	Nil entry fee	-	-	-	-	-	-	-	-	-	Jul 84
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	-
OnePath Income Plus Trust	Entry fee	-	-	-	-	-	-	-	-	-	Feb 98
	Nil entry fee	-	-	-	-	-	-	-	-	-	Feb 98
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	-
OnePath Monthly Income Trust	Entry fee	-	-	-	-	-	-	-	-	-	-
	Nil entry fee	-	-	-	-	-	-	-	-	-	Feb 86
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	-
OnePath Mortgage Trust No. 2	Entry fee	-	-	-	-	-	-	-	-	-	May 91
	Nil entry fee	-	-	-	-	-	-	-	-	-	-
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	-
OnePath Protected AUS 50 Trust	Entry fee	-	-	-	-	-	-	-	-	-	Jun 09
	Nil entry fee	-	-	-	-	-	-	-	-	-	Jun 09
	// Select	-	-	-	-	-	-	-	-	-	Jun 09
	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Cash Trust	Entry fee	-	-	-	-	-	-	-	-	-	Sep 02
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 02
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Enhanced Cash Trust	Entry fee	-	-	-	-	-	-	-	-	-	Sep 03
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 03
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	-
ANZ Flexible Term Deposit*	Entry fee	-	-	-	-	-	-	-	-	-	Jul 08
	Nil entry fee	-	-	-	-	-	-	-	-	-	Jul 08
	// Select	-	-	-	-	-	-	-	-	-	Jul 08
	Frontier	-	-	-	-	-	-	-	-	-	-
OnePath Diversified Credit	Entry fee	-	-	-	-	-	-	-	-	-	Sep 03
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 03
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Managed Growth Trust	Entry fee	-	-	-	-	-	-	-	-	-	Sep 03
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 03
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	-
OnePath High Growth Trust	Entry fee	-	-	-	-	-	-	-	-	-	Oct 01
	Nil entry fee	-	-	-	-	-	-	-	-	-	Oct 01
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix High Growth Trust	Entry fee	-	-	-	-	-	-	-	-	-	Sep 03
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 03
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date

¹ These funds were formerly "Vanguard" funds

² Formerly known as "Pandal Concentrated Global Shares Hedged"

³ These funds were formerly "Colonial First State" funds

⁴ These funds were formerly "BlackRock Scientific" funds

⁵ Formerly known as "Schroder Strategic Growth"

⁶ Formerly known as "OptiMix Global Smaller Companies Share Trust"

⁷ Formerly known as "RARE Infrastructure Value Trust"

⁸ Prior to 25/7/2022 this fund was called "OptiMix Conservative"

⁹ Prior to 25/7/2022 this fund was called "OptiMix Moderate"

¹⁰ Prior to 25/7/2022 this fund was called "OptiMix Balanced"

¹¹ Prior to 25/7/2022 this fund was called "OptiMix Growth"

¹² Prior to 25/7/2022 this fund was called "OnePath Tax Effective Income"

¹³ Formerly known as "Nikko AM Australian Shares"

¹⁴ Formerly known as "Perpetual Ethical SRI"

^ For the MultiSeries funds introduced on 25/07/2022, the performance returns are net of ongoing fees applicable through OneAnswer and therefore differ from the underlying IOOF MultiSeries funds into which they invest.

* The returns for the ANZ Flexible Term Deposit and ANZ Cash Advantage Funds are calculated on a monthly basis and are subject to change. The current interest rates for these funds can be found on www.onepath.com.au

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OneAnswer Frontier Personal Super as at: 31 May 2024

Profile 1 - Defensive		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
ANZ Cash Advantage ^{††}	Frontier	0.34	1.00	2.01	3.89	2.96	2.08	1.48	1.43	1.56	Nov 10
Profile 2 - Conservative		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
BlackRock Monthly Income ⁶	Frontier	0.58	1.23	2.38	4.77	3.18	1.66	1.35	1.62	1.88	Nov 10
MultiSeries^ 30	Frontier	0.70	0.41	3.31	4.60	-	-	-	-	-	Jul 22
OnePath Conservative Index ¹	Frontier	0.76	0.46	4.44	5.66	3.39	0.73	2.34	2.87	3.69	Nov 10
OnePath Diversified Bond Index ¹	Frontier	0.50	-0.22	1.59	1.29	-0.01	-2.62	-0.95	0.17	1.32	Nov 10
OnePath Diversified Fixed Interest	Frontier	0.58	0.07	2.60	2.62	1.53	-1.78	-0.38	0.60	1.69	Nov 10
OnePath MoneyForLife Index Conservative ⁷	Frontier	1.17	1.15	5.23	6.80	4.26	2.07	3.17	3.47	3.69	Nov 10
OptiMix Australian Fixed Interest	Frontier	0.43	-0.32	2.33	1.39	1.55	-1.92	-0.68	0.64	1.46	Nov 10
Pendal Monthly Income Plus	Frontier	0.81	1.63	5.31	5.94	4.04	1.84	2.04	2.54	2.97	Nov 10
Perpetual Conservative Growth	Frontier	0.42	0.78	4.35	3.89	2.61	1.94	2.97	3.34	3.57	Nov 10
Schroder Fixed Income	Frontier	0.38	-0.13	2.49	1.39	1.14	-2.50	-0.67	0.62	1.30	Nov 10
UBS Diversified Fixed Income	Frontier	0.61	-0.71	1.47	0.41	-0.21	-2.92	-1.29	0.01	0.96	Nov 10
Profile 3 - Moderate		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Ardea Real Outcome	Frontier	-0.83	-0.64	-1.76	0.09	1.33	0.36	2.02	2.02	2.44	Nov 10
First Sentier Global Credit Income ⁴	Frontier	0.34	1.37	3.51	7.50	5.20	2.84	2.50	2.38	2.60	Nov 10
MultiSeries^ 50	Frontier	0.92	0.48	4.86	6.53	-	-	-	-	-	Jul 22
OnePath Balanced Index ¹	Frontier	0.98	0.66	6.25	8.13	5.13	2.21	4.12	4.46	5.18	Nov 10
OnePath MoneyForLife Index Balanced ⁷	Frontier	1.37	1.35	7.29	9.97	5.85	3.25	5.18	5.21	5.27	Nov 10
OnePath MoneyForLife Index Moderate	Frontier	1.20	1.27	6.41	8.71	5.52	3.10	4.63	4.54	4.67	Nov 10
Schroder Real Return	Frontier	1.04	1.61	5.95	7.63	5.34	2.62	3.46	3.36	3.59	Nov 10
T. Rowe Price Dynamic Global Bond	Frontier	-0.08	1.35	1.29	-1.71	-1.93	-1.20	0.85	-	-	Sep 17
Profile 4 - Growth		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Bentham Global Income	Frontier	0.45	0.20	3.70	4.85	2.74	2.05	2.84	2.77	3.08	Nov 10
BlackRock Diversified ESG Growth ⁵	Frontier	0.46	1.39	7.64	9.29	6.38	3.31	5.16	5.75	5.98	Nov 10
BlackRock Tactical Growth	Frontier	0.89	1.86	7.97	10.34	7.28	4.25	6.20	6.34	6.45	Nov 10
MultiSeries^ 70	Frontier	1.08	0.79	6.85	9.57	-	-	-	-	-	Jul 22
OnePath Alternatives Growth Fund	Frontier	-0.05	1.15	3.45	3.06	1.45	1.76	2.71	2.19	1.42	Nov 10
OnePath Growth Index ¹	Frontier	1.19	0.90	8.10	11.09	7.29	4.25	6.22	6.24	6.70	Nov 10
Perpetual Balanced Growth	Frontier	0.50	1.16	6.56	6.68	4.22	4.71	6.35	6.11	6.05	Nov 10
Profile 5 - High Growth		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Altrinsic Global Equities	Frontier	-0.21	0.18	6.12	10.45	8.92	7.56	7.49	6.84	7.22	Nov 10
Antipodes Global (Long only)	Frontier	0.50	2.60	11.35	12.43	11.79	7.61	9.74	7.96	8.71	Nov 10
Arrowstreet Global Equity (Hedged)	Frontier	3.71	4.86	15.15	25.36	13.06	7.67	12.59	10.64	10.98	Nov 10
Ausbil Australian Emerging Leaders	Frontier	1.22	5.06	12.95	11.34	2.73	4.58	8.43	8.14	7.64	Nov 10
Bennelong Australian Equities	Frontier	-1.80	-4.22	6.68	11.34	3.97	-1.45	7.61	8.94	8.67	Nov 10
BlackRock Advantage Australian Equity ⁵	Frontier	0.66	1.12	8.78	11.85	7.14	6.00	7.30	8.40	7.56	Nov 10
BlackRock Advantage International Equity ⁵	Frontier	2.49	2.66	13.14	21.09	16.10	10.90	11.77	11.02	11.42	Nov 10
ClearBridge RARE Infrastructure Value Hedged ⁸	Frontier	4.61	3.62	4.11	5.50	0.56	4.35	5.12	4.41	5.56	Nov 10
First Sentier Global Listed Infrastructure ⁴	Frontier	4.07	5.75	6.12	4.88	-1.43	1.33	2.66	-	-	Sep 17
First Sentier Imputation ⁴	Frontier	1.07	1.57	11.36	14.76	10.33	7.03	9.22	10.20	8.49	Nov 10
Fidelity Australian Equities	Frontier	-0.01	0.51	8.09	7.47	4.82	5.38	8.10	8.48	7.99	Nov 10
Greencape Broadcap	Frontier	1.34	2.24	10.74	12.37	9.01	4.88	8.83	-	-	Sep 17
Investors Mutual Australian Shares	Frontier	-0.58	-0.96	4.82	2.88	4.15	5.32	4.86	5.11	6.23	Nov 10
Magellan Global	Frontier	0.50	-0.81	11.32	16.27	14.25	7.56	8.16	9.32	10.77	Nov 10
Merton Australian Share Income	Frontier	-0.61	0.93	10.26	9.58	9.32	10.35	7.41	6.55	6.71	Nov 10
MFS Global Equity	Frontier	0.75	-1.19	7.07	8.16	8.92	4.91	8.12	8.10	9.80	Nov 10
MultiSeries^ 90	Frontier	1.25	1.04	7.91	11.28	-	-	-	-	-	Jul 22
Tyndall Australian Shares ⁹	Frontier	-0.04	1.72	7.98	7.45	4.79	6.66	6.66	-	-	Sep 17
OnePath Australian Property Securities Index ¹	Frontier	1.70	2.71	19.12	20.25	7.54	6.22	4.28	5.71	7.86	Nov 10
OnePath Australian Shares	Frontier	1.30	0.70	9.27	11.57	7.36	6.89	8.31	7.75	6.40	Nov 10
OnePath Australian Shares Index ¹	Frontier	0.77	1.12	9.65	11.94	7.67	6.75	7.61	8.31	7.62	Nov 10
OnePath Blue Chip Imputation	Frontier	-0.30	0.22	7.30	9.21	6.12	6.95	6.42	5.80	4.78	Nov 10

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OneAnswer Frontier Personal Super as at: 31 May 2024

Profile 5 - High Growth (cont'd)		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
OnePath Emerging Companies	Frontier	-0.43	2.30	11.77	17.08	4.83	0.66	4.02	5.70	6.01	Nov 10
OnePath Geared Australian Shares Index	Frontier	0.93	0.53	15.86	16.50	8.21	7.93	10.26	11.93	9.66	Nov 10
OnePath Global Emerging Markets	Frontier	-0.42	1.64	8.43	10.09	4.66	-4.67	0.97	2.45	4.44	Nov 10
OnePath Global Listed Infrastructure Index	Frontier	4.34	5.98	6.81	6.26	-1.36	-	-	-	-	Sep 21
OnePath Global Property Securities Index	Frontier	3.18	0.54	3.98	5.28	-5.37	-4.07	-1.24	0.71	2.41	Nov 10
OnePath Global Shares	Frontier	-0.04	-2.40	7.84	11.08	12.26	6.92	9.60	10.02	11.91	Nov 10
OnePath Global Smaller Companies Shares ⁷	Frontier	1.54	4.03	15.41	23.34	15.98	9.16	13.46	10.87	11.21	Nov 10
OnePath High Growth Index ¹	Frontier	1.38	1.38	10.27	14.15	9.46	6.29	8.28	7.96	8.20	Nov 10
OnePath International Shares Index ¹	Frontier	1.83	1.51	13.12	19.53	15.69	11.14	12.30	11.13	11.58	Nov 10
OnePath International Shares Index (Hedged) ¹	Frontier	3.65	3.60	13.49	21.18	10.72	6.06	10.14	8.55	8.63	Nov 10
OnePath Property Securities	Frontier	1.46	2.98	17.38	19.68	8.63	6.92	3.00	3.30	5.94	Nov 10
OnePath Select Leaders	Frontier	1.43	0.80	8.61	10.91	7.30	6.57	7.91	7.46	5.91	Nov 10
OnePath Sustainable Investments - Australian Shares	Frontier	1.22	0.68	9.87	11.98	6.39	5.18	8.36	8.32	6.69	Nov 10
OptiMix Australian Shares	Frontier	0.76	0.55	8.86	11.37	6.93	6.36	6.90	7.19	6.47	Nov 10
OptiMix Global Emerging Market Shares	Frontier	-0.41	1.85	8.34	9.96	4.47	-4.20	0.62	1.61	3.32	Nov 10
OptiMix Global Shares	Frontier	1.49	0.76	12.42	18.31	14.89	10.27	11.12	9.91	10.82	Nov 10
OptiMix Property Securities	Frontier	1.48	3.00	18.60	21.14	8.57	6.84	3.82	4.66	8.28	Nov 10
Pendal Australian Shares	Frontier	1.14	2.20	10.21	12.94	8.28	6.74	8.48	8.94	8.21	Nov 10
Barrow Hanley Concentrated Global Share Hedged ²	Frontier	2.30	3.14	6.75	9.39	3.67	1.06	6.61	4.88	5.95	Nov 10
Pendal Smaller Companies	Frontier	0.23	1.10	9.93	18.23	8.70	4.84	6.59	7.78	7.64	Nov 10
Perennial Value Share	Frontier	0.48	2.27	9.53	10.11	6.62	7.13	7.96	7.24	6.92	Nov 10
Perpetual Australian Shares	Frontier	0.41	0.87	10.24	6.50	5.36	6.05	8.25	7.88	6.81	Nov 10
Perpetual ESG Australian Share ¹²	Frontier	-2.55	-1.92	10.59	10.36	8.05	7.27	9.37	7.32	6.39	Nov 10
Platinum Asia	Frontier	-0.63	3.98	6.93	5.18	4.58	-3.03	5.10	5.06	6.92	Nov 10
Platinum International	Frontier	1.03	3.65	7.22	5.52	7.38	3.47	6.27	5.55	7.23	Nov 10
Schroder Australian Equity	Frontier	-0.33	1.58	9.69	11.11	7.23	8.41	7.94	8.37	7.38	Nov 10
SG Hiscock Property	Frontier	1.45	0.07	14.04	16.83	7.15	6.13	2.60	3.02	6.41	Nov 10
Stewart Investors WorldWide Sustainability	Frontier	0.26	-1.65	6.22	0.87	7.44	1.51	5.35	5.90	7.07	Nov 10
T. Rowe Price Global Equity	Frontier	0.90	0.96	12.93	16.90	13.37	3.42	10.38	11.03	11.98	Nov 10
Walter Scott Global Equity (Hedged)	Frontier	2.03	-0.24	9.70	13.29	9.57	4.85	8.94	8.95	9.16	Nov 10
Closed		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Janus Henderson Australian Equity	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Protected AUS 50	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Cash	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Conservative	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Conservative	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Balanced	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Moderate	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Active Growth	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Managed Growth	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Multi Asset Income ¹⁰	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Balanced	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Growth	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath High Growth	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix High Growth	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Diversified Credit	Frontier~~	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Capital Guaranteed ^{††}	Frontier	-	-	-	-	-	-	-	-	-	-
UBS Defensive	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
Schroder Sustainable Growth ^{††}	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
UBS Balanced	Frontier	-	-	-	-	-	-	-	-	-	Nov 10

¹ These funds were formerly "Vanguard" funds

² Formerly known as "Pendal Concentrated Global Shares Hedged"

⁴ These funds were formerly "Colonial First State" funds

⁵ These funds were formerly "BlackRock Scientific" funds

⁶ Formerly known as "Schroder Balanced"

⁷ Formerly known as "OptiMix Global Smaller Companies Shares"

⁸ Formerly known as "RARE Infrastructure Value"

⁹ Formerly known as "Nikko AM Australian Shares"

¹⁰ Formerly known as "OnePath Tax Effective Income"

¹¹ Formerly known as "Schroder Strategic Growth"

¹² Formerly known as "Perpetual Ethical SRI"

^For the MultiSeries funds introduced on 25/07/2022, the performance returns are net of ongoing fees applicable through OneAnswer and therefore differ from the underlying IOOF MultiSeries funds into which they invest.

#The option was terminated from Frontier in August 2022 and members were switched to an equivalent MultiSeries option

~~The option was terminated from Frontier in August 2022 and members were switched to OnePath Diversified Fixed Interest

†† The returns for the ANZ Cash Advantage Fund are calculated on a monthly basis and are subject to change. The interest rate does not take into consideration the tax payable for Personal super. This generally reduces the rate by an amount equivalent to 15% of the interest rate. The current interest rates for the funds can be found on www.onepath.com.au.

** The returns shown are to 30 June 2022. The current interim rate effective 1 July 2022 is 0.00%, which may change at any time.

***This investment option has not passed the 2023 Annual Performance test. Please visit https://onepathsuperinvest.com.au/_doc/performance-test-onepath-custodians-mastertrust for more details.**

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OneAnswer Frontier Pension as at: 31 May 2024

Profile 1 - Defensive		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
ANZ Cash Advantage ¹¹	Frontier	0.40	1.18	2.36	4.59	3.49	2.45	1.74	1.69	1.83	Nov 10
Profile 2 - Conservative		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Kapstream Absolute Return Income	Frontier	0.64	1.34	2.65	5.35	3.65	1.99	1.60	1.91	2.22	Nov 10
MultiSeries^ 30	Frontier	0.81	0.54	3.86	5.34	-	-	-	-	-	Jul 22
OnePath Conservative Index ¹	Frontier	0.85	0.44	4.93	6.33	3.82	0.97	2.73	3.30	4.13	Nov 10
OnePath Diversified Bond Index ¹	Frontier	0.56	-0.30	1.74	1.38	-0.04	-2.75	-0.91	0.31	1.57	Nov 10
OnePath Diversified Fixed Interest	Frontier	0.64	-0.05	2.81	2.81	1.56	-2.13	-0.39	0.76	1.97	Nov 10
OnePath MoneyForLife Index Conservative	Frontier	0.89	0.87	5.36	7.23	4.70	2.30	3.55	3.91	4.13	Nov 10
OptiMix Australian Fixed Interest	Frontier	0.51	-0.58	2.41	1.34	1.68	-2.30	-0.70	0.80	1.77	Nov 10
Pendal Monthly Income Plus	Frontier	0.92	1.90	5.99	6.74	4.59	2.10	2.35	2.91	3.42	Nov 10
Perpetual Conservative Growth	Frontier	0.43	0.80	4.85	4.47	2.97	2.20	3.38	3.79	4.03	Nov 10
Schroder Fixed Income	Frontier	0.42	-0.23	2.74	1.46	1.20	-2.80	-0.68	0.77	1.55	Nov 10
UBS Diversified Fixed Income	Frontier	0.68	-0.94	1.54	0.28	-0.32	-3.25	-1.43	0.08	1.17	Nov 10
Profile 3 - Moderate		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Ardea Real Outcome	Frontier	-0.94	-0.76	-2.09	0.00	1.50	0.40	2.31	2.31	2.76	Nov 10
First Sentier Global Credit Income ³	Frontier	0.37	1.53	3.99	8.57	5.95	3.25	2.83	2.80	3.05	Nov 10
MultiSeries^ 50	Frontier	1.03	0.67	5.57	7.53	-	-	-	-	-	Jul 22
OnePath Balanced Index ¹	Frontier	1.09	0.72	7.03	9.19	5.79	2.62	4.70	5.04	5.74	Nov 10
OnePath MoneyForLife Index Balanced	Frontier	1.51	1.47	8.11	11.27	6.69	3.94	5.93	5.95	5.95	Nov 10
OnePath MoneyForLife Index Moderate	Frontier	1.32	1.27	7.10	9.76	5.94	3.26	5.01	5.15	5.27	Nov 10
Schroder Real Return	Frontier	1.15	1.78	6.61	8.51	5.98	3.00	3.94	3.94	4.10	Nov 10
T. Rowe Price Dynamic Global Bond	Frontier	-0.10	1.48	1.40	-2.04	-2.04	-1.20	1.01	-	-	Sep 17
Profile 4 - Growth		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Bentham Global Income	Frontier	0.50	0.22	4.14	5.45	3.12	2.37	3.28	3.18	3.55	Nov 10
BlackRock Diversified ESG Growth ⁴	Frontier	0.52	1.24	8.55	10.49	7.20	3.67	5.69	6.33	6.65	Nov 10
BlackRock Tactical Growth	Frontier	0.97	2.04	8.88	11.80	8.35	4.97	7.17	7.33	7.38	Nov 10
MultiSeries^ 70	Frontier	1.22	1.07	7.86	10.90	-	-	-	-	-	Jul 22
OnePath Alternatives Growth	Frontier	-0.06	1.28	3.87	3.48	1.71	2.10	3.13	2.56	1.69	Nov 10
OnePath Growth Index ¹	Frontier	1.31	1.14	9.20	12.47	8.22	4.86	7.00	6.97	7.43	Nov 10
Perpetual Balanced Growth	Frontier	0.56	1.17	7.33	7.55	4.80	5.33	7.18	6.88	6.73	Nov 10
Profile 5 - High Growth		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Altrinsic Global Equities	Frontier	-0.24	0.06	6.79	11.37	9.49	8.00	8.17	7.42	7.83	Nov 10
Antipodes Global (Long only)	Frontier	0.53	2.78	12.37	13.07	12.53	7.95	10.42	8.46	9.22	Nov 10
Arrowstreet Global Equity (Hedged)	Frontier	4.11	5.32	16.91	28.59	14.60	8.93	14.13	11.82	11.78	Nov 10
Ausbil Australian Emerging Leaders	Frontier	1.36	6.11	15.39	13.06	3.17	5.31	9.64	9.21	8.52	Nov 10
Bennelong Australian Equities	Frontier	-2.05	-4.77	7.48	12.87	4.66	-1.55	8.46	9.90	9.67	Nov 10
BlackRock Advantage Australian Equity ¹⁵	Frontier	0.76	1.17	9.94	13.38	8.17	6.90	8.37	9.53	8.66	Nov 10
BlackRock Advantage International Equity ⁴	Frontier	2.81	2.80	14.41	23.49	18.02	11.92	12.94	12.09	12.60	Nov 10
ClearBridge RARE Infrastructure Value Hedged ⁷	Frontier	5.11	3.98	4.49	5.87	0.28	4.82	5.62	4.83	6.01	Nov 10
First Sentier Global Listed Infrastructure ³	Frontier	4.60	6.44	6.82	5.59	-1.79	1.26	2.65	-	-	Sep 17
First Sentier Imputation ³	Frontier	1.19	1.70	12.58	16.47	11.65	7.92	10.27	11.46	9.65	Nov 10
Fidelity Australian Equities	Frontier	-0.01	0.58	9.10	8.54	5.65	6.28	9.26	9.58	8.92	Nov 10
Greencap Broadcap	Frontier	1.49	2.54	12.05	13.89	10.15	5.44	9.89	-	-	Sep 17
Investors Mutual Australian Shares	Frontier	-0.67	-1.05	5.47	3.30	4.78	5.99	5.55	5.79	6.94	Nov 10
Magellan Global	Frontier	0.56	-0.95	13.02	18.51	16.06	8.49	8.98	10.16	11.78	Nov 10
Merlon Australian Share Income	Frontier	-0.70	1.02	11.38	10.82	10.58	11.67	8.47	7.51	7.70	Nov 10
MFS Global Equity	Frontier	0.83	-1.16	8.19	9.09	10.02	5.42	9.00	8.88	10.56	Nov 10
MultiSeries^ 90	Frontier	1.42	1.27	9.00	12.91	-	-	-	-	-	Jul 22
Tyndall Australian Shares ⁸	Frontier	-0.02	1.93	9.00	8.25	5.43	7.09	7.51	-	-	Sep 17
OnePath Australian Property Securities Index ¹	Frontier	1.88	3.00	21.45	22.86	8.63	7.09	4.90	6.50	8.85	Nov 10
OnePath Australian Shares	Frontier	1.40	0.76	10.09	12.70	8.16	7.62	9.26	8.65	7.17	Nov 10
OnePath Australian Shares Index ¹	Frontier	0.85	1.32	10.68	13.42	8.72	7.66	8.62	9.34	8.56	Nov 10
OnePath Blue Chip Imputation	Frontier	-0.35	0.28	8.08	10.35	6.96	7.87	7.33	6.64	5.55	Nov 10
OnePath Emerging Companies	Frontier	-0.50	2.41	12.49	18.88	5.70	0.90	4.62	6.32	6.71	Nov 10
OnePath Geared Australian Shares Index	Frontier	1.06	0.67	17.60	18.79	9.42	8.84	11.13	12.99	10.50	Nov 10
OnePath Global Emerging Markets	Frontier	-0.50	1.90	9.33	10.96	4.92	-5.39	0.74	2.35	4.36	Nov 10
OnePath Global Listed Infrastructure Index	Frontier	4.98	6.85	7.72	7.04	-1.29	-	-	-	-	Sep 21
OnePath Global Property Securities Index	Frontier	3.63	0.55	4.52	6.01	-6.08	-4.58	-1.41	0.75	2.40	Nov 10
OnePath Global Shares	Frontier	-0.04	-2.58	8.12	11.45	12.72	7.15	9.91	10.39	12.55	Nov 10
OnePath Global Smaller Companies Shares ⁶	Frontier	1.70	4.43	17.22	25.98	17.56	10.29	15.08	12.13	12.48	Nov 10
OnePath High Growth Index ¹	Frontier	1.52	1.51	11.36	15.77	10.56	6.99	9.20	8.80	9.04	Nov 10
OnePath International Shares Index ¹	Frontier	2.01	1.68	14.48	21.42	17.24	12.08	13.42	12.05	12.49	Nov 10
OnePath International Shares Index (Hedged) ¹	Frontier	3.98	3.90	14.95	23.64	12.00	6.80	11.26	9.44	9.51	Nov 10
OnePath Property Securities	Frontier	1.63	3.36	19.87	22.66	9.95	7.94	3.53	3.80	6.71	Nov 10
OnePath Select Leaders	Frontier	1.64	0.90	9.80	12.05	8.25	7.40	8.93	8.31	6.64	Nov 10
OnePath Sustainable Investments - Australian Shares	Frontier	1.38	0.67	10.79	13.18	7.06	5.69	9.23	9.17	7.42	Nov 10
OptiMix Australian Shares	Frontier	0.85	0.52	9.94	12.95	8.03	7.39	7.79	8.07	7.33	Nov 10
OptiMix Global Emerging Market Shares	Frontier	-0.45	2.01	9.49	11.21	4.88	-4.89	0.35	1.42	3.34	Nov 10

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OneAnswer Frontier Pension as at: 31 May 2024

Profile 5 - High Growth (cont'd)		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
OptiMix Global Shares	Frontier	1.66	0.67	13.74	20.47	16.71	11.85	12.53	11.00	11.99	Nov 10
OptiMix Property Securities	Frontier	1.61	3.18	20.52	23.54	9.56	7.62	4.22	5.19	8.44	Nov 10
Pendal Australian Shares	Frontier	1.24	2.56	11.43	14.52	9.39	7.59	9.61	10.17	9.26	Nov 10
Barrow Hanley Concentrated Global Share Hedged ²	Frontier	2.58	3.19	7.36	10.31	4.05	1.20	7.50	5.48	6.51	Nov 10
Pendal Smaller Companies	Frontier	0.24	1.12	11.11	20.70	9.97	5.54	7.58	8.85	8.61	Nov 10
Perennial Value Shares	Frontier	0.52	2.62	10.82	11.52	7.62	8.14	9.18	8.31	7.90	Nov 10
Perpetual Australian Shares	Frontier	0.43	0.91	11.15	7.00	5.84	6.61	9.24	8.79	7.64	Nov 10
Perpetual ESG Australian Share ¹⁰	Frontier	-2.81	-2.12	12.01	11.48	9.15	8.14	10.60	8.33	7.29	Nov 10
Platinum Asia	Frontier	-0.66	4.26	7.67	5.31	4.80	-3.47	5.58	5.49	7.46	Nov 10
Platinum International	Frontier	1.15	4.05	8.06	6.04	8.38	3.89	7.09	6.15	7.84	Nov 10
Schroder Australian Equity	Frontier	-0.37	1.83	10.95	12.54	8.26	9.45	9.12	9.54	8.37	Nov 10
SG Hiscock Property	Frontier	1.61	-0.06	15.77	18.88	7.97	6.66	2.82	3.27	6.16	Nov 10
Stewart Investors WorldWide Sustainability	Frontier	0.23	-1.94	6.84	0.88	8.32	1.71	5.88	6.41	7.71	Nov 10
T. Rowe Price Global Equity	Frontier	0.99	1.03	14.49	18.62	14.73	3.54	11.27	12.11	13.10	Nov 10
Walter Scott Global Equity (Hedged)	Frontier	2.25	-0.24	10.98	14.84	10.62	5.21	9.89	9.88	10.01	Nov 10
Closed		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
ANZ Prime Cash Management Account ^{††}	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
Janus Henderson Australian Equity	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Income Plus	Frontier	-	-	-	-	-	-	-	-	-	-
OnePath Mortgages	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Protected AUS 50	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Cash	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Enhanced Cash	Frontier	-	-	-	-	-	-	-	-	-	-
OnePath Conservative	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Conservative	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Balanced	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Moderate	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Active Growth	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Managed Growth*	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Multi Asset Income ⁹	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Balanced	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix Growth	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath High Growth	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OptiMix High Growth	Frontier#	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Diversified Credit	Frontier~~	-	-	-	-	-	-	-	-	-	Nov 10
OnePath Capital Guaranteed ^{††}	Frontier	-	-	-	-	-	-	-	-	-	-
UBS Defensive	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
Schroder Sustainable Growth ⁵	Frontier	-	-	-	-	-	-	-	-	-	Nov 10
UBS Balanced	Frontier	-	-	-	-	-	-	-	-	-	Nov 10

¹ These funds were formerly "Vanguard" funds

² Formerly known as "Pendal Concentrated Global Shares Hedged"

³ These funds were formerly "Colonial First State" funds

⁴ These funds were formerly "BlackRock Scientific" funds

⁵ Formerly known as "Schroder Strategic Growth"

⁶ Formerly known as "OptiMix Global Smaller Companies Shares"

⁷ Formerly known as "RARE Infrastructure Value"

⁸ Formerly known as "Nikko AM Australian Shares"

⁹ Formerly known as "OnePath Tax Effective Income"

¹⁰ Formerly known as "Perpetual Ethical SRI"

^For the MultiSeries funds introduced on 25/07/2022, the performance returns are net of ongoing fees applicable through OneAnswer and therefore differ from the underlying IOOF MultiSeries funds into which they invest.

#The option was terminated from Frontier in August 2022 and members were switched to an equivalent MultiSeries option

~~The option was terminated from Frontier in August 2022 and members were switched to OnePath Diversified Fixed Interest

†† The returns for the ANZ Cash Advantage Fund and ANZ Prime Cash Management Account are calculated on a monthly basis and are subject to change. The current interest rates for the funds can be found on www.onepath.com.au.

‡‡ The returns shown are to 30 June 2022. The current interim rate effective 1 July 2022 is 0.00%, which may change at any time.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OneAnswer Frontier Pension - Transition to Retirement as at: 31 May 2024

Profile 1 - Defensive		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
ANZ Cash Advantage	Frontier	0.34	1.00	2.01	3.89	2.96	2.08	1.48	-	-	May 18
Profile 2 - Conservative		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Kapstream Absolute Return Income	Frontier	0.58	1.23	2.38	4.77	3.18	1.66	1.35	-	-	May 18
MultiSeries^ 30	Frontier	0.71	0.42	3.32	4.61	-	-	-	-	-	Jul 22
OnePath Conservative Index ²	Frontier	0.76	0.46	4.44	5.67	3.39	0.73	2.34	-	-	May 18
OnePath Diversified Bond Index ²	Frontier	0.50	-0.22	1.59	1.29	-0.01	-2.62	-0.95	-	-	May 18
OnePath Diversified Fixed Interest	Frontier	0.58	0.07	2.60	2.62	1.53	-1.78	-0.38	-	-	May 18
OnePath MoneyForLife Index Conservative	Frontier	1.22	1.26	5.41	7.08	4.39	2.26	3.35	-	-	May 18
OptiMix Australian Fixed Interest	Frontier	0.43	-0.32	2.33	1.40	1.55	-1.93	-0.68	-	-	May 18
Pendal Monthly Income Plus	Frontier	0.81	1.63	5.31	5.94	4.04	1.84	2.04	-	-	May 18
Perpetual Conservative Growth	Frontier	0.42	0.78	4.35	3.89	2.61	1.94	2.97	-	-	May 18
Schroder Fixed Income	Frontier	0.38	-0.13	2.49	1.39	1.14	-2.50	-0.67	-	-	May 18
UBS Diversified Fixed Income	Frontier	0.61	-0.71	1.47	0.41	-0.21	-2.92	-1.29	-	-	May 18
Profile 3 - Moderate		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Ardea Real Outcome	Frontier	-0.83	-0.64	-1.76	0.10	1.33	0.36	2.02	-	-	May 18
First Sentier Global Credit Income ³	Frontier	0.34	1.37	3.51	7.50	5.20	2.84	2.50	-	-	May 18
MultiSeries^ 50	Frontier	0.92	0.48	4.86	6.53	-	-	-	-	-	Jul 22
OnePath Balanced Index ²	Frontier	0.98	0.66	6.25	8.13	5.13	2.21	4.12	-	-	May 18
OnePath MoneyForLife Index Balanced	Frontier	1.39	1.38	7.38	10.23	6.20	3.62	5.55	-	-	May 18
OnePath MoneyForLife Index Moderate	Frontier	1.23	1.34	6.61	9.04	5.56	3.09	4.67	-	-	May 18
Schroder Real Return	Frontier	1.04	1.61	5.95	7.63	5.34	2.62	3.46	-	-	May 18
T. Rowe Price Dynamic Global Bond	Frontier	-0.08	1.35	1.29	-1.71	-1.93	-1.20	0.85	-	-	May 18
Profile 4 - Growth		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Bentham Global Income	Frontier	0.45	0.20	3.70	4.85	2.74	2.05	2.84	-	-	May 18
BlackRock Diversified ESG Growth ⁴	Frontier	0.46	1.39	7.64	9.29	6.38	3.31	5.15	-	-	May 18
BlackRock Tactical Growth	Frontier	0.89	1.86	7.97	10.34	7.28	4.25	6.20	-	-	May 18
MultiSeries^ 70	Frontier	1.08	0.79	6.85	9.57	-	-	-	-	-	Jul 22
OnePath Alternatives Growth	Frontier	-0.05	1.15	3.45	3.06	1.45	1.76	2.71	-	-	May 18
OnePath Growth Index ²	Frontier	1.19	0.90	8.10	11.09	7.29	4.25	6.22	-	-	May 18
Perpetual Balanced Growth	Frontier	0.50	1.15	6.56	6.67	4.22	4.71	6.35	-	-	May 18
Profile 5 - High Growth		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Altrinsic Global Equities	Frontier	-0.18	0.25	6.25	10.81	9.21	7.76	7.61	-	-	May 18
Antipodes Global (Long only)	Frontier	0.50	2.60	11.35	12.43	11.79	7.62	9.74	-	-	May 18
Arrowstreet Global Equity (Hedged)	Frontier	3.71	4.86	15.15	25.36	13.06	7.67	12.59	-	-	May 18
Ausbil Australian Emerging Leaders	Frontier	1.22	5.06	12.94	11.34	2.73	4.58	8.43	-	-	May 18
Bennelong Australian Equities	Frontier	-1.80	-4.22	6.67	11.34	3.97	-1.45	7.61	-	-	May 18
BlackRock Advantage Australian Equity ⁴	Frontier	0.71	1.22	9.01	12.44	7.60	6.41	7.56	-	-	May 18
BlackRock Advantage International Equity ⁴	Frontier	2.49	2.66	13.14	21.09	16.10	10.90	11.77	-	-	May 18
ClearBridge RARE Infrastructure Value Hedged ⁷	Frontier	4.61	3.62	4.11	5.50	0.56	4.35	5.12	-	-	May 18
First Sentier Global Listed Infrastructure ³	Frontier	4.07	5.75	6.12	4.88	-1.43	1.33	2.66	-	-	May 18
First Sentier Imputation ³	Frontier	1.07	1.57	11.36	14.76	10.33	7.03	9.22	-	-	May 18
Fidelity Australian Equities	Frontier	-0.01	0.51	8.09	7.47	4.82	5.38	8.10	-	-	May 18
Greencape Broadcap	Frontier	1.34	2.24	10.74	12.37	9.01	4.88	8.83	-	-	May 18
Investors Mutual Australian Shares	Frontier	-0.58	-0.96	4.82	2.88	4.15	5.32	4.86	-	-	May 18
Magellan Global	Frontier	0.50	-0.81	11.32	16.27	14.25	7.56	8.16	-	-	May 18
Merlon Australian Share Income	Frontier	-0.61	0.93	10.26	9.58	9.32	10.36	7.41	-	-	May 18
MFS Global Equity	Frontier	0.75	-1.19	7.07	8.16	8.92	4.91	8.12	-	-	May 18
MultiSeries^ 90	Frontier	1.25	1.04	7.91	11.28	-	-	-	-	-	Jul 22

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OneAnswer Frontier Pension - Transition to Retirement as at: 31 May 2024

Profile 5 - High Growth (cont'd)		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
OnePath Australian Property Securities Index ²	Frontier	1.70	2.71	19.12	20.25	7.54	6.22	4.28	-	-	May 18
Tyndall Australian Shares ³	Frontier	-0.04	1.72	7.98	7.45	4.79	6.66	6.66	-	-	May 18
OnePath Australian Shares	Frontier	1.30	0.70	9.27	11.57	7.36	6.89	8.31	-	-	May 18
OnePath Australian Shares Index ²	Frontier	0.77	1.12	9.65	11.94	7.67	6.75	7.62	-	-	May 18
OnePath Blue Chip Imputation	Frontier	-0.30	0.22	7.30	9.21	6.12	6.95	6.42	-	-	May 18
OnePath Emerging Companies	Frontier	-0.43	2.29	11.77	17.08	4.83	0.66	4.02	-	-	May 18
OnePath Geared Australian Shares Index	Frontier	0.93	0.53	15.86	16.50	8.21	7.93	10.26	-	-	May 18
OnePath Global Emerging Markets	Frontier	-0.42	1.64	8.43	10.09	4.66	-4.67	0.97	-	-	May 18
OnePath Global Listed Infrastructure Index	Frontier	4.34	5.98	6.81	6.26	-1.36	-	-	-	-	Sep 21
OnePath Global Property Securities Index	Frontier	3.18	0.54	3.98	5.28	-5.37	-4.07	-1.24	-	-	May 18
OnePath Global Shares	Frontier	-0.04	-2.40	7.84	11.08	12.26	6.92	9.60	-	-	May 18
OnePath Global Smaller Companies Shares ⁶	Frontier	1.54	4.03	15.41	23.34	15.98	9.16	13.46	-	-	May 18
OnePath High Growth Index ²	Frontier	1.38	1.38	10.27	14.15	9.46	6.29	8.28	-	-	May 18
OnePath International Shares Index ²	Frontier	1.83	1.52	13.12	19.53	15.69	11.14	12.30	-	-	May 18
OnePath International Shares Index (Hedged) ²	Frontier	3.65	3.60	13.49	21.18	10.72	6.06	10.14	-	-	May 18
OnePath Property Securities	Frontier	1.46	2.98	17.38	19.68	8.63	6.92	3.00	-	-	May 18
OnePath Select Leaders	Frontier	1.43	0.80	8.61	10.91	7.30	6.56	7.91	-	-	May 18
OnePath Sustainable Investments - Australian Shares	Frontier	1.24	0.69	9.88	11.99	6.40	5.19	8.36	-	-	May 18
OptiMix Australian Shares	Frontier	0.76	0.55	8.86	11.37	6.93	6.36	6.91	-	-	May 18
OptiMix Global Emerging Market Shares	Frontier	-0.41	1.85	8.34	9.96	4.47	-4.20	0.62	-	-	May 18
OptiMix Global Shares	Frontier	1.48	0.76	12.42	18.31	14.89	10.27	11.12	-	-	May 18
OptiMix Property Securities	Frontier	1.48	3.00	18.60	21.14	8.57	6.84	3.82	-	-	May 18
Pendal Australian Shares	Frontier	1.14	2.20	10.21	12.94	8.28	6.74	8.47	-	-	May 18
Barrow Hanley Concentrated Global Share Hedged ¹	Frontier	2.34	3.20	6.85	9.52	3.78	1.13	6.81	-	-	May 18
Pendal Smaller Companies	Frontier	0.23	1.10	9.93	18.23	8.70	4.84	6.59	-	-	May 18
Perennial Value Shares	Frontier	0.48	2.27	9.53	10.11	6.62	7.13	7.96	-	-	May 18
Perpetual Australian Shares	Frontier	0.41	0.87	10.24	6.50	5.36	6.05	8.26	-	-	May 18
Perpetual ESG Australian Share ¹⁰	Frontier	-2.55	-1.92	10.59	10.36	8.05	7.27	9.37	-	-	May 18
Platinum Asia	Frontier	-0.63	3.98	6.93	5.18	4.58	-3.03	5.10	-	-	May 18
Platinum International	Frontier	1.03	3.65	7.22	5.52	7.38	3.47	6.27	-	-	May 18
Schroder Australian Equity	Frontier	-0.33	1.58	9.69	11.11	7.23	8.42	7.94	-	-	May 18
SG Hiscock Property	Frontier	1.47	0.09	14.10	16.99	7.31	6.23	2.66	-	-	May 18
Stewart Investors WorldWide Sustainability	Frontier	0.26	-1.65	6.22	0.87	7.44	1.51	5.35	-	-	May 18
T. Rowe Price Global Equity	Frontier	0.90	0.96	12.93	16.90	13.37	3.42	10.38	-	-	May 18
Walter Scott Global Equity (Hedged)	Frontier	2.03	-0.24	9.70	13.29	9.57	4.85	8.94	-	-	May 18
Closed		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
Janus Henderson Australian Equity	Frontier	-	-	-	-	-	-	-	-	-	May 18
OnePath Protected AUS 50	Frontier	-	-	-	-	-	-	-	-	-	May 18
OnePath Cash	Frontier	-	-	-	-	-	-	-	-	-	May 18
OnePath Conservative	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OptiMix Conservative	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OnePath Balanced	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OptiMix Moderate	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OnePath Active Growth	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OnePath Managed Growth*	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OnePath Multi Asset Income ⁹	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OptiMix Balanced	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OptiMix Growth	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OnePath High Growth	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OptiMix High Growth	Frontier#	-	-	-	-	-	-	-	-	-	May 18
OnePath Diversified Credit	Frontier~~	-	-	-	-	-	-	-	-	-	May 18
UBS Defensive	Frontier	-	-	-	-	-	-	-	-	-	May 18
Schroder Sustainable Growth ⁵	Frontier	-	-	-	-	-	-	-	-	-	May 18
UBS Balanced	Frontier	-	-	-	-	-	-	-	-	-	May 18

¹ Formerly known as "Pendal Concentrated Global Shares Hedged"

² These funds were formerly "Vanguard" funds

³ These funds were formerly "Colonial First State" funds

⁴ These funds were formerly "BlackRock Scientific" funds

⁵ Formerly known as "Schroder Strategic Growth"

⁶ Formerly known as "OptiMix Global Smaller Companies Shares"

⁷ Formerly known as "RARE Infrastructure Value"

⁸ Formerly known as "Nikko AM Australian Shares"

⁹ Formerly known as "OnePath Tax Effective Income"

¹⁰ Formerly known as "Perpetual Ethical SRI"

^For the MultiSeries funds introduced on 25/07/2022, the performance returns are net of ongoing fees applicable through OneAnswer and therefore differ from the underlying IOOF MultiSeries funds into which they invest.

#The option was terminated from Frontier in August 2022 and members were switched to an equivalent MultiSeries option

~~The option was terminated from Frontier in August 2022 and members were switched to OnePath Diversified Fixed Interest

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Term Allocated Pension and Allocated Annuity as at: 31 May 2024

Profile 1 - Defensive		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start date
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
OnePath Capital Guaranteed ⁺⁺	Entry fee	-	-	-	1.00	0.50	1.39	1.76	2.01	3.17	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 05
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
Profile 2 - Conservative		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start date
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
Kapstream Absolute Return Income	Entry fee	0.63	1.30	2.58	5.16	3.44	1.77	1.20	1.40	1.62	Sep 05
	Nil entry fee	0.63	1.30	2.58	4.83	2.89	1.16	0.53	0.71	0.91	Sep 05
	// Select	0.63	1.30	2.58	5.16	3.44	1.79	1.42	1.75	2.06	Dec 06
OnePath Diversified Fixed Interest	Entry fee	0.62	-0.11	2.68	2.45	1.14	-2.57	-1.02	0.01	1.11	Sep 04
	Nil entry fee	0.62	-0.11	2.68	2.19	0.71	-3.04	-1.54	-0.54	0.55	Sep 04
	// Select	0.64	-0.05	2.80	2.70	1.38	-2.33	-0.62	0.53	1.73	Dec 06
OnePath Stable	Entry fee	0.52	0.17	2.61	2.64	1.37	-0.56	0.38	1.01	1.45	Sep 04
	Nil entry fee	0.52	0.17	2.61	2.39	0.94	-1.04	-0.15	0.46	0.88	Sep 04
	// Select	0.54	0.23	2.73	2.89	1.62	-0.32	0.79	1.54	2.06	Dec 06
OptiMix Australian Fixed Interest	Entry fee	0.48	-0.67	2.22	0.94	1.25	-2.73	-1.30	0.08	0.95	Sep 04
	Nil entry fee	0.48	-0.67	2.22	0.62	0.71	-3.31	-1.95	-0.61	0.24	Sep 04
	// Select	0.49	-0.65	2.27	1.03	1.34	-2.64	-1.05	0.45	1.41	Dec 06
MultiSeries 30 ⁹	Entry fee	0.81	0.54	3.83	5.08	3.50	2.09	2.74	2.93	3.30	Sep 04
	Nil entry fee	0.82	0.54	3.83	4.74	2.95	1.47	2.06	2.23	2.58	Sep 04
	// Select	0.82	0.56	3.88	5.17	3.59	2.18	3.01	3.31	3.77	Dec 06
Perpetual Conservative Growth	Entry fee	0.41	0.75	4.74	4.15	2.59	1.80	2.78	3.07	3.21	Sep 04
	Nil entry fee	0.41	0.75	4.74	3.89	2.15	1.30	2.24	2.50	2.63	Sep 04
	// Select	0.43	0.81	4.87	4.40	2.83	2.04	3.21	3.60	3.84	Dec 06
Schroder Fixed Income	Entry fee	0.41	-0.26	2.67	1.27	0.99	-3.02	-1.08	0.25	0.94	May 11
	Nil entry fee	0.41	-0.26	2.67	0.95	0.45	-3.60	-1.73	-0.44	0.23	May 11
	// Select	0.42	-0.24	2.71	1.36	1.08	-2.93	-0.82	0.62	1.40	May 11
UBS Diversified Fixed Income	Entry fee	0.67	-0.96	1.49	0.08	-0.59	-3.53	-1.90	-0.52	0.48	Sep 04
	Nil entry fee	0.67	-0.96	1.49	-0.17	-1.01	-4.00	-2.42	-1.07	-0.09	Sep 04
	// Select	0.69	-0.90	1.61	0.32	-0.35	-3.30	-1.50	0.00	1.09	Dec 06
Profile 3 - Moderate		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start date
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
First Sentier Global Credit Income ¹	Entry fee	0.35	1.44	3.80	8.11	5.46	2.77	2.17	2.02	2.18	Sep 05
	Nil entry fee	0.35	1.44	3.80	7.77	4.90	2.15	1.49	1.32	1.46	Sep 05
	// Select	0.36	1.47	3.84	8.21	5.56	2.86	2.43	2.40	2.64	Dec 06
MultiSeries 50 ¹⁰	Entry fee	1.03	0.65	5.54	7.25	4.43	3.09	3.92	3.94	4.35	Sep 04
	Nil entry fee	1.03	0.65	5.53	6.91	3.87	2.47	3.23	3.23	3.61	Sep 04
	// Select	1.04	0.68	5.59	7.35	4.52	3.18	4.19	4.33	4.82	Dec 06
Schroder Real Return	Entry fee	1.12	1.69	6.42	8.02	5.43	2.45	3.18	2.94	3.12	Sep 04
	Nil entry fee	1.12	1.69	6.42	7.75	4.99	1.95	2.64	2.38	2.54	Sep 04
	// Select	1.14	1.75	6.55	8.28	5.69	2.69	3.61	3.48	3.75	Dec 06
T. Rowe Price Dynamic Global Bond	Entry fee	-0.11	1.44	1.33	-2.23	-2.25	-1.42	0.61	-	-	Sep 17
	Nil entry fee	-0.12	1.44	1.32	-2.53	-2.77	-2.01	-0.06	-	-	Sep 17
	// Select	-0.11	1.46	1.37	-2.14	-2.17	-1.33	0.90	-	-	Sep 17
Profile 4 - Growth		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start date
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
Bentham Global Income	Entry fee	0.50	0.21	4.12	5.35	3.00	2.24	2.97	2.76	3.03	Sep 05
	Nil entry fee	0.50	0.21	4.12	5.02	2.45	1.63	2.29	2.05	2.30	Sep 05
	// Select	0.50	0.23	4.17	5.45	3.09	2.34	3.24	3.14	3.50	Dec 06
BlackRock Diversified ESG Growth ²	Entry fee	0.51	1.21	8.49	10.27	6.91	3.36	5.18	5.69	5.91	Sep 04
	Nil entry fee	0.51	1.21	8.49	9.99	6.45	2.86	4.62	5.11	5.32	Sep 04
	// Select	0.53	1.27	8.62	10.53	7.16	3.61	5.61	6.24	6.55	Dec 06
BlackRock Tactical Growth ¹	Entry fee	0.96	2.02	8.82	11.57	8.05	4.66	6.65	6.69	6.64	Sep 04
	Nil entry fee	0.96	2.02	8.82	11.29	7.59	4.15	6.09	6.10	6.04	Sep 04
	// Select	0.98	2.08	8.95	11.84	8.31	4.91	7.09	7.24	7.29	Dec 06
OnePath Alternatives Growth	Entry fee	-0.07	1.24	3.79	3.29	1.49	1.87	2.72	2.03	1.08	May 11
	Nil entry fee	-0.07	1.24	3.79	2.97	0.96	1.26	2.04	1.33	0.37	May 11
	// Select	-0.07	1.27	3.84	3.38	1.59	1.96	2.98	2.41	1.54	May 11
MultiSeries 70 ¹¹	Entry fee	1.22	1.06	7.85	10.62	6.30	4.74	5.65	5.36	5.58	Sep 04
	Nil entry fee	1.22	1.06	7.85	10.28	5.74	4.11	4.95	4.64	4.84	Sep 04
	// Select	1.23	1.09	7.90	10.72	6.40	4.83	5.93	5.76	6.06	Dec 06
MultiSeries 90 ¹²	Entry fee	1.42	1.26	8.98	12.63	7.65	5.78	6.76	6.31	6.44	Sep 04
	Nil entry fee	1.42	1.26	8.98	12.28	7.08	5.15	6.06	5.58	5.69	Sep 04
	// Select	1.43	1.29	9.03	12.74	7.75	5.88	7.04	6.70	6.92	Dec 06
Perpetual Balanced Growth	Entry fee	0.53	1.11	7.19	7.17	4.36	4.87	6.50	6.08	5.84	Sep 04
	Nil entry fee	0.53	1.11	7.19	6.90	3.91	4.36	5.94	5.50	5.24	Sep 04
	// Select	0.55	1.17	7.32	7.43	4.61	5.12	6.94	6.64	6.48	Dec 06

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

Investment Returns

OnePath OneAnswer Term Allocated Pension and Allocated Annuity as at: 31 May 2024

Profile 5 - High Growth		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
AMP Capital Equity	Entry fee	0.00	0.00	0.00	0.00	0.00	0.62	4.04	5.66	5.06	Sep 04
	Nil entry fee	0.00	0.00	0.00	0.00	-0.33	1.06	4.06	5.50	4.76	Sep 04
	// Select	0.02	0.06	0.12	0.24	0.24	0.86	4.46	6.21	5.70	Dec 06
Antipodes Global (Long only)	Entry fee	0.52	2.77	12.34	12.97	12.40	7.82	10.09	8.01	8.67	Sep 04
	Nil entry fee	0.52	2.77	12.34	12.62	11.80	7.17	9.36	7.27	7.91	Sep 04
	// Select	0.53	2.79	12.39	13.07	12.50	7.92	10.38	8.41	9.17	Dec 06
Arrowstreet Global Equity (Hedged)	Entry fee	4.10	5.29	16.84	28.30	14.27	8.59	13.56	11.13	10.99	Sep 04
	Nil entry fee	4.10	5.29	16.84	27.98	13.78	8.06	12.96	10.52	10.37	Sep 04
	// Select	4.12	5.35	16.98	28.61	14.54	8.85	14.03	11.71	11.66	Dec 06
Ausbil Australian Emerging Leaders	Entry fee	1.36	6.10	15.36	12.96	3.05	5.18	9.31	8.76	7.98	Sep 05
	Nil entry fee	1.36	6.10	15.36	12.61	2.50	4.55	8.59	8.01	7.22	Sep 05
	// Select	1.36	6.13	15.41	13.06	3.14	5.28	9.59	9.16	8.47	Dec 06
BlackRock Advantage Australian Equity ²	Entry fee	0.74	1.11	9.80	13.05	7.83	6.55	7.83	8.86	7.90	Sep 04
	Nil entry fee	0.74	1.11	9.80	12.70	7.26	5.91	7.12	8.11	7.14	Sep 04
	// Select	0.74	1.13	9.85	13.15	7.93	6.65	8.11	9.26	8.39	Dec 06
BlackRock Advantage International Equity ²	Entry fee	2.81	2.79	14.38	23.38	17.88	11.79	12.60	11.63	12.04	Sep 04
	Nil entry fee	2.81	2.79	14.38	22.99	17.26	11.11	11.86	10.86	11.25	Sep 04
	// Select	2.82	2.81	14.43	23.49	17.99	11.89	12.89	12.04	12.55	Dec 06
ClearBridge RARE Infrastructure Value Hedged ⁵	Entry fee	5.09	3.94	4.41	5.67	0.07	4.58	5.20	4.30	5.38	May 11
	Nil entry fee	5.09	3.94	4.41	5.34	-0.46	3.95	4.50	3.58	4.64	May 11
	// Select	5.10	3.97	4.46	5.77	0.16	4.68	5.47	4.68	5.86	May 11
First Sentier Global Listed Infrastructure ¹	Entry fee	4.59	6.40	6.74	5.39	-2.00	1.03	2.24	-	-	Sep 17
	Nil entry fee	4.59	6.40	6.74	5.06	-2.52	0.43	1.57	-	-	Sep 17
	// Select	4.59	6.42	6.78	5.49	-1.91	1.13	2.54	-	-	Sep 17
First Sentier Imputation ¹	Entry fee	1.16	1.61	12.38	15.95	11.07	7.33	9.47	10.51	8.62	Sep 04
	Nil entry fee	1.16	1.61	12.38	15.66	10.60	6.81	8.89	9.91	8.01	Sep 04
	// Select	1.18	1.67	12.52	16.23	11.34	7.59	9.92	11.09	9.28	Dec 06
Fidelity Australian Shares	Entry fee	-0.04	0.49	8.91	8.12	5.21	5.83	8.60	8.80	8.05	May 11
	Nil entry fee	-0.04	0.49	8.91	7.77	4.65	5.19	7.89	8.05	7.29	May 11
	// Select	-0.04	0.51	8.96	8.21	5.31	5.92	8.88	9.20	8.54	May 11
Greencape Broadcap	Entry fee	1.47	2.49	11.94	13.62	9.86	5.15	9.40	-	-	Sep 17
	Nil entry fee	1.47	2.49	11.94	13.26	9.28	4.51	8.68	-	-	Sep 17
	// Select	1.48	2.51	11.99	13.72	9.96	5.24	9.72	-	-	Sep 17
Investors Mutual Australian Shares	Entry fee	-0.69	-1.09	5.39	3.04	4.44	5.62	4.99	5.10	6.15	Sep 04
	Nil entry fee	-0.69	-1.09	5.39	2.78	4.00	5.11	4.44	4.52	5.55	Sep 04
	// Select	-0.67	-1.03	5.52	3.29	4.70	5.88	5.42	5.65	6.80	Dec 06
Magellan Global	Entry fee	0.54	-1.00	12.91	18.16	15.63	8.07	8.35	9.40	10.90	Sep 04
	Nil entry fee	0.54	-0.99	12.91	17.86	15.14	7.55	7.78	8.80	10.28	Sep 04
	// Select	0.56	-0.94	13.04	18.44	15.91	8.33	8.79	9.97	11.58	Dec 06
Merlon Australian Share Income	Entry fee	-0.72	0.95	11.22	10.45	10.19	11.27	7.89	6.81	6.91	Sep 04
	Nil entry fee	-0.72	0.95	11.22	10.11	9.61	10.60	7.18	6.07	6.16	Sep 04
	// Select	-0.71	0.97	11.27	10.55	10.29	11.37	8.17	7.20	7.40	Dec 06
MFS Global Equity	Entry fee	0.82	-1.20	8.11	8.89	9.79	5.19	8.57	8.32	9.90	Sep 04
	Nil entry fee	0.82	-1.20	8.11	8.54	9.20	4.55	7.85	7.58	9.12	Sep 04
	// Select	0.83	-1.18	8.16	8.98	9.89	5.28	8.85	8.72	10.40	Dec 06
Tyndall Australian Shares ⁷	Entry fee	-0.05	1.84	8.82	7.83	5.00	6.64	6.86	-	-	Sep 17
	Nil entry fee	-0.05	1.84	8.81	7.49	4.44	6.00	6.16	-	-	Sep 17
	// Select	-0.04	1.87	8.87	7.93	5.09	6.74	7.17	-	-	Sep 17
OnePath Australian Property Securities Index ⁶	Entry fee	1.87	2.97	21.40	22.70	8.46	6.91	4.55	6.01	8.27	Sep 05
	Nil entry fee	1.87	2.97	21.40	22.32	7.89	6.27	3.86	5.29	7.50	Sep 05
	// Select	1.88	3.00	21.45	22.81	8.56	7.01	4.82	6.41	8.70	Dec 06
OnePath Australian Share	Entry fee	1.39	0.73	10.01	12.48	7.92	7.38	8.82	8.09	6.53	Sep 04
	Nil entry fee	1.39	0.73	10.01	12.13	7.35	6.73	8.10	7.35	5.78	Sep 04
	// Select	1.40	0.75	10.06	12.59	8.02	7.47	9.10	8.49	7.02	Dec 06
OnePath Australian Shares Index ⁶	Entry fee	0.84	1.28	10.61	13.22	8.50	7.43	8.20	8.79	7.92	Sep 05
	Nil entry fee	0.84	1.28	10.61	12.86	7.92	6.78	7.48	8.04	7.16	Sep 05
	// Select	0.85	1.30	10.66	13.32	8.60	7.53	8.48	9.19	8.35	Dec 06
OnePath Blue Chip Imputation	Entry fee	-0.36	0.25	8.02	10.20	6.78	7.68	6.96	6.15	4.97	Sep 04
	Nil entry fee	-0.36	0.25	8.02	9.85	6.21	7.03	6.25	5.42	4.23	Sep 04
	// Select	-0.35	0.27	8.07	10.30	6.88	7.78	7.23	6.54	5.45	Dec 06
OnePath Emerging Companies	Entry fee	-0.51	2.38	12.43	18.72	5.53	0.72	4.26	5.83	6.13	Sep 04
	Nil entry fee	-0.51	2.38	12.43	18.34	4.97	0.12	3.57	5.10	5.38	Sep 04
	// Select	-0.51	2.41	12.48	18.82	5.62	0.82	4.53	6.22	6.61	Dec 06
OnePath Geared Australian Shares Index	Entry fee	1.05	0.66	17.57	18.69	9.29	8.71	10.80	12.53	9.95	Jul 06
	Nil entry fee	1.05	0.66	17.57	18.31	8.71	8.05	10.06	11.75	9.18	Jul 06
	// Select	1.06	0.68	17.62	18.80	9.39	8.80	11.08	12.94	10.45	Dec 06
OnePath Global Emerging Markets	Entry fee	-0.50	1.90	9.33	10.91	4.85	-5.46	0.49	1.98	3.89	Sep 04
	Nil entry fee	-0.50	1.90	9.33	10.56	4.30	-6.03	-0.18	1.28	3.16	Sep 04
	// Select	-0.49	1.92	9.38	11.01	4.95	-5.37	0.75	2.36	4.36	Dec 06
OnePath Global Property Securities	Entry fee	3.61	0.48	4.36	5.66	-6.43	-4.94	-1.95	0.08	1.63	May 11
	Nil entry fee	3.61	0.48	4.36	5.32	-6.92	-5.51	-2.60	-0.60	0.92	May 11
	// Select	3.61	0.50	4.41	5.75	-6.34	-4.85	-1.70	0.45	2.09	May 11
OnePath Global Shares	Entry fee	-0.05	-2.60	8.06	11.29	12.54	6.96	9.53	9.88	11.93	Sep 04
	Nil entry fee	-0.05	-2.60	8.06	10.94	11.94	6.32	8.80	9.13	11.15	Sep 04
	// Select	-0.04	-2.58	8.11	11.39	12.64	7.06	9.81	10.29	12.44	Dec 06
OnePath Global Smaller Companies Shares ⁴	Entry fee	1.69	4.41	17.19	25.87	17.43	10.15	14.74	11.67	11.91	Sep 04
	Nil entry fee	1.69	4.41	17.19	25.47	16.80	9.49	13.98	10.90	11.13	Sep 04
	// Select	1.70	4.44	17.25	25.98	17.53	10.25	15.03	12.08	12.42	Dec 06
OnePath International Shares Index ¹⁴	Entry fee	2.00	1.65	14.44	21.28	17.08	11.91	13.05	11.56	11.90	Sep 04
	Nil entry fee	2.00	1.65	14.44	20.89	16.45	11.23	12.30	10.79	11.11	Sep 04
	// Select	2.01	1.68	14.49	21.39	17.18	12.01	13.34	11.97	12.35	Dec 06
OnePath International Shares Index (Hedged) ⁶	Entry fee	3.97	3.88	14.91	23.49	11.84	6.63	10.90	8.96	8.94	Sep 05
	Nil entry fee	3.97	3.88	14.91	23.10	11.25	5.99	10.17	8.21	8.17	Sep 05
	// Select	3.98	3.91	14.96	23.60	11.94	6.73	11.19	9.36	9.37	Dec 06

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Term Allocated Pension and Allocated Annuity as at: 31 May 2024

Profile 5 - High Growth (Cont'd)		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
OnePath Property Securities	Entry fee	1.61	3.33	19.78	22.43	9.72	7.70	3.12	3.27	6.07	Sep 04
	Nil entry fee	1.61	3.33	19.78	22.05	9.13	7.05	2.44	2.56	5.32	Sep 04
	// Select	1.62	3.35	19.84	22.54	9.82	7.79	3.39	3.65	6.55	Dec 06
OnePath Select Leaders	Entry fee	1.63	0.86	9.72	11.83	8.02	7.16	8.49	7.75	6.00	Sep 04
	Nil entry fee	1.63	0.86	9.72	11.48	7.44	6.51	7.78	7.02	5.25	Sep 04
	// Select	1.64	0.88	9.77	11.94	8.11	7.25	8.77	8.15	6.48	Dec 06
OnePath Sustainable Investments – Australian Share	Entry fee	1.35	0.59	10.63	12.82	6.70	5.32	8.69	8.03	6.98	Sep 04
	Nil entry fee	1.37	0.63	10.70	12.61	6.27	4.82	8.07	7.06	6.23	Sep 04
	// Select	1.36	0.61	10.68	12.92	6.79	5.41	8.97	8.43	7.46	Dec 06
OptiMix Australian Shares	Entry fee	0.82	0.43	9.76	12.53	7.61	6.96	7.17	7.33	6.49	Sep 04
	Nil entry fee	0.82	0.43	9.76	12.18	7.04	6.31	6.46	6.59	5.74	Sep 04
	// Select	0.83	0.46	9.81	12.63	7.71	7.05	7.45	7.72	6.98	Dec 06
OptiMix Global Shares	Entry fee	1.63	0.60	13.57	20.05	16.28	11.42	11.90	10.25	11.15	Sep 04
	Nil entry fee	1.63	0.60	13.57	19.67	15.66	10.75	11.16	9.50	10.36	Sep 04
	// Select	1.64	0.62	13.62	20.16	16.38	11.52	12.19	10.66	11.65	Dec 06
OptiMix Property Securities	Entry fee	1.57	3.07	20.26	22.96	9.02	7.08	3.52	4.36	7.49	Sep 04
	Nil entry fee	1.57	3.07	20.26	22.58	8.44	6.43	2.83	3.65	6.74	Sep 04
	// Select	1.58	3.10	20.32	23.08	9.12	7.18	3.78	4.75	7.98	Dec 06
Pendal Australian Shares	Entry fee	1.21	2.47	11.24	14.07	8.94	7.14	8.96	9.38	8.39	May 11
	Nil entry fee	1.21	2.47	11.24	13.72	8.36	6.49	8.24	8.63	7.63	May 11
	// Select	1.22	2.49	11.29	14.18	9.04	7.23	9.24	9.79	8.88	May 11
Pendal Core Hedged Global Shares	Entry fee	2.56	3.15	7.28	10.03	3.72	0.85	6.93	4.79	5.72	Sep 04
	Nil entry fee	2.56	3.15	7.28	9.76	3.27	0.36	6.36	4.22	5.12	Sep 04
	// Select	2.58	3.21	7.41	10.30	3.97	1.09	7.37	5.34	6.36	Dec 06
Pendal Smaller Companies	Entry fee	0.22	1.07	11.00	20.41	9.68	5.26	7.10	8.24	7.90	Sep 04
	Nil entry fee	0.22	1.07	11.00	20.03	9.10	4.62	6.39	7.50	7.14	Sep 04
	// Select	0.23	1.09	11.05	20.52	9.78	5.35	7.38	8.64	8.39	Dec 06
Perennial Value Shares	Entry fee	0.49	2.53	10.62	11.09	7.18	7.68	8.53	7.54	7.05	Sep 04
	Nil entry fee	0.49	2.53	10.62	10.74	6.61	7.03	7.82	6.81	6.29	Sep 04
	// Select	0.49	2.56	10.67	11.19	7.28	7.78	8.81	7.94	7.53	Dec 06
Perpetual Australian Shares	Entry fee	0.42	0.86	11.04	6.68	5.44	6.19	8.61	8.03	6.79	Sep 04
	Nil entry fee	0.42	0.86	11.04	6.41	4.99	5.68	8.03	7.44	6.19	Sep 04
	// Select	0.44	0.92	11.17	6.94	5.70	6.44	9.05	8.60	7.44	Dec 06
Platinum International Shares	Entry fee	1.13	3.98	7.93	5.73	8.04	3.55	6.56	5.50	7.09	Sep 04
	Nil entry fee	1.13	3.98	7.93	5.40	7.47	2.93	5.85	4.77	6.34	Sep 04
	// Select	1.13	4.00	7.98	5.83	8.14	3.65	6.83	5.89	7.58	Dec 06
Schroder Australian Equity	Entry fee	-0.40	1.74	10.75	12.04	7.69	8.85	8.33	8.61	7.36	Sep 04
	Nil entry fee	-0.40	1.74	10.75	11.76	7.24	8.33	7.75	8.02	6.75	Sep 04
	// Select	-0.38	1.80	10.89	12.31	7.95	9.11	8.77	9.18	8.01	Dec 06
SG Hiscock Property	Entry fee	1.60	-0.10	15.68	18.57	7.61	6.29	2.26	2.59	5.04	Sep 04
	Nil entry fee	1.60	-0.10	15.68	18.28	7.16	5.77	1.72	2.03	4.77	Sep 04
	// Select	1.62	-0.04	15.82	18.86	7.87	6.54	2.68	3.13	6.00	Dec 06
Walter Scott Global Equity	Entry fee	2.23	-0.32	10.81	14.45	10.22	4.82	9.28	9.15	9.19	May 11
	Nil entry fee	2.23	-0.32	10.81	14.09	9.64	4.19	8.56	8.41	8.42	May 11
	// Select	2.23	-0.29	10.86	14.55	10.32	4.92	9.57	9.56	9.69	May 11
Closed		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	Fund start
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	date
OnePath Income Plus	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OnePath Mortgage	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OnePath Cash	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OptiMix Enhanced Cash	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OnePath Diversified Credit	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OnePath Balanced	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
UBS Defensive	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OnePath Active Growth	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OnePath Managed Growth ¹	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OnePath Multi Asset Income ⁸	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
Schroder Sustainable Growth ³	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
UBS Balanced	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OnePath High Growth	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06
OptiMix High Growth	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	// Select	-	-	-	-	-	-	-	-	-	Dec 06

¹ These funds were formerly "Colonial First State" funds

² These funds were formerly "BlackRock Scientific" funds

³ Formerly known as "Schroder Strategic Growth"

⁴ Formerly known as "OptiMix Global Smaller Companies Shares"

⁵ Formerly known as "RARE Infrastructure Value"

⁶ These funds were formerly "Vanguard" funds

⁷ Formerly known as "Nikko AM Australian Shares"

⁸ Formerly known as "OnePath Tax Effective Income"

⁹ Formerly known as "OptiMix Conservative"

¹⁰ Formerly known as "OptiMix Moderate"

¹¹ Formerly known as "OptiMix Balanced"

¹² Formerly known as "OptiMix Growth"

¹³ The returns shown are to 30 June 2023. The current interim rate effective 1 July 2023 is 0.00%, which may change at any time.

***This investment option has not passed the 2023 Annual Performance test. Please visit https://onepathsuperinvest.com.au/_doc/performance-test-onepath-custodians-mastertrust-for-more-details**

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OptiMix Trusts‡ as at: 31 May 2024

OptiMix funds		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Geared Australian Shares Index Trust ¹	Entry fee	0.77	-0.13	16.93	16.28	6.14	5.77	8.51	10.11	7.60	Jul 06
	Nil entry fee	0.69	-0.34	16.44	15.29	5.24	4.88	7.59	9.18	6.69	Jul 06
MultiSeries [^] 30 ³	Entry fee	0.78	0.40	3.56	4.78	3.11	1.79	2.52	2.75	3.13	Jul 22
	Nil entry fee	0.70	0.19	3.12	3.89	2.23	0.93	1.65	1.88	2.26	Jul 22
MultiSeries [^] 50 ⁴	Entry fee	0.99	0.54	5.27	6.91	4.40	3.00	3.84	3.82	4.19	Jul 22
	Nil entry fee	0.92	0.33	4.82	6.01	3.52	2.13	2.96	2.94	3.31	Jul 22
MultiSeries [^] 70 ⁵	Entry fee	1.20	0.95	7.52	10.16	6.50	4.76	5.60	5.24	5.41	Jul 22
	Nil entry fee	1.13	0.74	7.07	9.23	5.60	3.88	4.71	4.36	4.51	Jul 22
MultiSeries [^] 90 ⁶	Entry fee	1.37	1.14	8.59	12.04	7.50	5.55	6.53	6.03	6.13	Jul 22
	Nil entry fee	1.30	0.92	8.13	11.10	6.59	4.66	5.63	5.13	5.24	Jul 22
OnePath Global Smaller Companies Shares Trust ⁷	Entry fee	1.67	4.36	17.14	25.81	17.60	10.20	14.81	11.77	12.07	Feb 03
	Nil entry fee	1.60	4.14	16.64	24.75	16.61	9.28	13.85	10.83	11.13	Feb 03
OptiMix Australian Fixed Interest Trust	Entry fee	1.58	0.43	3.39	2.02	1.79	-2.39	-1.09	0.24	1.08	Sep 03
	Nil entry fee	1.50	0.21	2.95	1.16	0.93	-3.21	-1.93	-0.61	0.23	Sep 03
OptiMix Australian Shares Trust	Entry fee	0.82	0.31	9.37	11.48	6.29	5.67	6.17	6.25	5.36	Mar 01
	Nil entry fee	0.75	0.10	8.91	10.54	5.39	4.78	5.28	5.35	4.47	Mar 01
OptiMix Global Shares Trust	Entry fee	1.59	0.54	13.43	19.89	16.18	11.55	12.05	10.40	11.28	Mar 01
	Nil entry fee	1.52	0.33	12.94	18.87	15.20	10.62	11.11	9.47	10.34	Mar 01
OptiMix Property Securities Trust	Entry fee	1.59	3.20	20.40	23.04	8.84	6.93	3.51	4.36	7.53	Mar 01
	Nil entry fee	1.52	2.98	19.89	22.00	7.92	6.03	2.64	3.48	6.62	Mar 01
Closed		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix Enhanced Cash Trust	Entry fee	-	-	-	-	-	-	-	-	-	Mar 01
	Nil entry fee	-	-	-	-	-	-	-	-	-	Mar 01
OptiMix High Growth Trust	Entry fee	-	-	-	-	-	-	-	-	-	Mar 01
	Nil entry fee	-	-	-	-	-	-	-	-	-	Mar 01

OptiMix Term Allocated Pension‡ as at: 31 May 2024

OptiMix funds		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
Geared Australian Shares Index	Entry fee	1.05	0.66	17.57	18.69	9.14	8.59	10.62	12.39	9.86	Jul 06
	Nil entry fee	1.05	0.65	17.54	18.31	8.70	8.06	10.05	11.75	9.17	Jul 06
OnePath Global Smaller Companies Shares Trust ⁷	Entry fee	1.69	4.41	17.20	25.87	17.43	10.15	14.74	11.67	11.92	Sep 04
	Nil entry fee	1.69	4.42	17.20	25.47	16.82	9.50	13.96	9.42	7.89	Sep 04
OptiMix Australian Fixed Interest	Entry fee	0.48	-0.68	2.20	0.91	1.22	-2.74	-1.31	0.07	0.95	Sep 04
	Nil entry fee	0.48	-0.67	2.22	0.62	0.71	-3.31	-1.95	-0.61	0.24	Sep 04
OptiMix Australian Shares	Entry fee	0.82	0.43	9.76	12.53	7.61	6.96	7.17	7.33	6.49	Sep 04
	Nil entry fee	0.82	0.43	9.76	12.18	7.04	6.31	6.46	6.59	5.74	Sep 04
MultiSeries 70 ⁸	Entry fee	1.22	1.06	7.85	10.62	6.30	4.74	5.65	5.36	5.58	Sep 04
	Nil entry fee	1.22	1.06	7.85	10.28	5.74	4.11	4.95	4.64	4.84	Sep 04
OptiMix Cash ²	Entry fee	0.36	1.09	2.17	4.26	3.38	2.29	1.44	1.23	1.16	Sep 04
	Nil entry fee	0.36	1.09	2.17	4.26	3.38	2.29	1.43	1.18	0.89	Sep 04
MultiSeries 30 ⁹	Entry fee	0.82	0.54	3.83	5.08	3.50	2.09	2.74	2.93	3.30	Sep 04
	Nil entry fee	0.81	0.54	3.83	4.75	2.95	1.47	2.06	2.23	2.58	Sep 04
OptiMix Global Shares	Entry fee	1.63	0.60	13.57	20.05	16.28	11.42	11.90	10.25	11.15	Sep 04
	Nil entry fee	1.63	0.60	13.57	19.67	15.66	10.75	11.16	9.50	10.36	Sep 04
MultiSeries 90 ¹⁰	Entry fee	1.42	1.26	8.98	12.63	7.65	5.78	6.76	6.31	6.44	Sep 04
	Nil entry fee	1.42	1.26	8.98	12.28	7.08	5.14	6.06	5.58	5.69	Sep 04
MultiSeries 50 ¹¹	Entry fee	1.03	0.65	5.54	7.25	4.43	3.09	3.92	3.94	4.35	Sep 04
	Nil entry fee	1.02	0.65	5.53	6.91	3.87	2.47	3.23	3.23	3.61	Sep 04
OptiMix Property Securities	Entry fee	1.57	3.07	20.26	22.96	9.02	7.08	3.52	4.36	7.49	Sep 04
	Nil entry fee	1.57	3.07	20.26	22.58	8.44	6.44	2.83	3.65	6.74	Sep 04
Closed		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OptiMix High Growth	Entry fee	-	-	-	-	-	-	-	-	-	Sep 04
	Nil entry fee	-	-	-	-	-	-	-	-	-	Sep 04

‡ These stand alone versions of the OptiMix Funds are closed to new investors. The OneAnswer OptiMix Funds remain open to new investors.

¹ Formerly known as OptiMix Geared Australian Share

² Formerly known as OptiMix Enhanced Cash

³ Prior to 25/7/2022, this fund was called "OptiMix Conservative"

⁴ Prior to 25/7/2022, this fund was called "OptiMix Moderate"

⁵ Prior to 25/7/2022, this fund was called "OptiMix Balanced"

⁶ Prior to 25/7/2022, this fund was called "OptiMix Growth"

⁷ These funds were formerly "Optimix" funds

⁸ Formerly known as OptiMix Balanced

⁹ Formerly known as OptiMix Conservative

¹⁰ Formerly known as OptiMix Growth

¹¹ Formerly known as OptiMix Moderate

^ For the MultiSeries funds introduced on 25/07/2022, the performance returns are net of ongoing fees applicable through OneAnswer and therefore differ from the underlying IOOF MultiSeries funds into which they invest.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

Investment Savings Bond as at: 31 May 2024

OnePath funds		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Australian Shares	Entry fee	0.94	0.42	6.81	8.30	5.14	4.86	5.91	5.45	4.38	Apr 97
	Nil entry fee	0.92	0.36	6.68	8.03	4.88	4.60	5.55	5.02	3.92	Apr 97
OnePath Balanced	Entry fee	0.67	0.27	3.48	4.45	2.55	1.69	2.39	2.50	2.82	Mar 95
	Nil entry fee	0.65	0.21	3.35	4.19	2.29	1.44	2.04	2.09	2.36	Mar 95
OnePath Capital Stable	Entry fee	0.30	-0.02	1.50	1.34	0.49	-0.77	-0.08	0.37	0.70	Apr 88
	Nil entry fee	0.27	-0.12	1.30	0.92	0.08	-1.17	-0.53	-0.11	0.19	Jun 89
OnePath Diversified Fixed Interest	Entry fee	0.38	-0.20	1.56	1.23	0.05	-2.27	-1.14	-0.39	0.42	Sep 05
	Nil entry fee	0.36	-0.26	1.44	0.98	-0.20	-2.52	-1.48	-0.79	-0.02	Sep 05
OnePath Emerging Companies	Entry fee	-0.40	1.33	7.37	10.74	2.58	-0.45	2.36	3.71	4.01	Apr 97
	Nil entry fee	-0.42	1.26	7.24	10.46	2.33	-0.70	2.01	3.30	3.55	Apr 97
OnePath International Shares	Entry fee	-0.05	-2.14	6.72	9.19	10.26	5.67	7.89	8.18	9.69	Apr 97
	Nil entry fee	-0.07	-2.21	6.59	8.91	9.98	5.41	7.53	7.74	9.20	Apr 97
OnePath Managed Growth	Entry fee	0.80	0.56	5.05	6.74	3.86	2.84	3.58	3.50	3.70	May 88
	Nil entry fee	0.78	0.50	4.92	6.47	3.60	2.59	3.23	3.08	3.24	Jun 92
OnePath Money Market	Entry fee	0.23	0.70	1.37	2.66	1.99	1.32	0.80	0.70	0.59	Sep 91
	Nil entry fee	0.24	0.73	1.43	2.80	2.14	1.42	0.86	0.75	0.56	Jan 95
OnePath Sustainable Investments - Australian Shares	Entry fee	0.87	0.36	7.50	9.00	4.63	3.66	5.87	5.77	4.53	Jun 09
	Nil entry fee	0.85	0.30	7.37	8.73	4.37	3.40	5.51	5.35	4.06	Jun 09
OnePath Multi Asset Income ¹	Entry fee	0.35	0.71	7.31	8.13	4.10	3.27	2.81	3.30	3.33	Sep 05
	Nil entry fee	0.33	0.65	7.17	7.86	3.84	3.01	2.46	2.89	2.87	Sep 05
OptiMix funds		1 month %	3 mths %	6 mths %	1 year %	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date
OnePath Geared Australian Shares Index	Entry fee	0.73	0.29	12.36	12.72	6.23	5.88	7.43	8.79	6.89	Jun 09
	Nil entry fee	0.71	0.22	12.22	12.44	5.97	5.62	7.06	8.35	6.42	Jun 09
OptiMix Australian Shares	Entry fee	0.52	0.15	6.39	7.96	4.61	4.24	4.51	4.72	4.21	Sep 05
	Nil entry fee	0.50	0.09	6.26	7.69	4.34	3.98	4.16	4.31	3.74	Sep 05
OptiMix Balanced	Entry fee	0.80	0.53	5.03	6.79	3.78	2.78	3.46	3.34	3.58	Sep 05
	Nil entry fee	0.78	0.46	4.90	6.52	3.52	2.52	3.11	2.92	3.12	Sep 05
OptiMix Global Emerging Markets	Entry fee	-0.48	0.88	5.16	5.81	2.17	-4.09	-0.55	0.18	1.53	Jun 09
	Nil entry fee	-0.50	0.81	5.03	5.54	1.91	-4.34	-0.89	-0.22	1.08	Jun 09
OptiMix Global Shares	Entry fee	1.13	0.27	9.27	13.45	10.67	7.39	7.66	6.61	7.46	Sep 05
	Nil entry fee	1.11	0.21	9.13	13.17	10.39	7.12	7.30	6.18	6.98	Sep 05
OptiMix Growth	Entry fee	0.95	0.72	5.98	8.50	5.05	3.76	4.56	4.29	4.41	Sep 05
	Nil entry fee	0.93	0.65	5.85	8.23	4.78	3.51	4.20	3.87	3.95	Sep 05
OptiMix Moderate	Entry fee	0.67	0.20	3.44	4.44	2.55	1.69	2.36	2.40	2.71	Sep 05
	Nil entry fee	0.65	0.14	3.31	4.18	2.29	1.44	2.01	1.99	2.26	Sep 05
OptiMix Property Securities	Entry fee	1.13	2.19	14.18	15.71	5.96	4.68	2.17	2.83	5.27	Sep 05
	Nil entry fee	1.11	2.13	14.03	15.42	5.70	4.42	1.82	2.42	4.80	Sep 05
		1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.	Fund start date

¹ Formerly known as OnePath Tax Effective Income

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 1 - Defensive			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
Profile 2 - Conservative			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
Kapstream Absolute Return Income	Entry fee	Distribution	0.00	0.00	0.64	1.51	1.75	2.96	2.55	2.43	2.42	
		Growth	0.55	1.06	1.46	2.74	0.79	-1.82	-1.72	-1.28	-0.97	
		Total	0.55	1.06	2.10	4.25	2.54	1.14	0.83	1.15	1.45	
	Nil entry fee	Distribution	0.00	0.00	0.64	1.44	1.72	2.70	2.05	1.83	1.74	
		Growth	0.55	1.06	1.46	2.74	0.79	-1.82	-1.72	-1.28	-0.97	
		Total	0.55	1.06	2.10	4.18	2.51	0.88	0.33	0.55	0.77	
	// Select	Distribution	0.00	0.00	0.64	1.52	1.76	2.99	2.77	2.78	2.86	
		Growth	0.55	1.06	1.46	2.74	0.79	-1.82	-1.72	-1.28	-0.97	
		Total	0.55	1.06	2.10	4.26	2.55	1.17	1.05	1.50	1.89	
	Frontier	Distribution	0.00	0.00	0.92	2.33	2.74	3.86	2.98	2.97	3.02	
		Growth	0.64	1.33	1.73	2.99	0.90	-1.88	-1.38	-1.04	-0.78	
		Total	0.64	1.33	2.65	5.32	3.64	1.98	1.60	1.93	2.24	
OnePath Capital Stable	Entry fee	Distribution	0.08	0.23	0.49	1.23	1.08	2.36	2.29	2.83	3.14	
		Growth	1.05	0.52	2.76	2.01	0.53	-2.77	-1.79	-1.73	-1.63	
		Total	1.13	0.75	3.25	3.24	1.61	-0.41	0.50	1.10	1.51	
	Nil entry fee	Distribution	0.00	0.00	0.03	0.31	0.17	1.47	1.39	1.92	2.23	
		Growth	1.05	0.52	2.76	2.01	0.53	-2.77	-1.79	-1.73	-1.63	
		Total	1.05	0.52	2.79	2.32	0.70	-1.30	-0.40	0.19	0.60	
	// Select	Distribution	0.09	0.25	0.54	1.33	1.17	2.45	2.55	3.20	3.60	
		Growth	1.05	0.52	2.76	2.01	0.53	-2.77	-1.79	-1.73	-1.63	
		Total	1.14	0.77	3.30	3.34	1.70	-0.32	0.76	1.47	1.97	
	OnePath Conservative	Frontier	Distribution	0.00	0.00	0.68	1.60	1.65	3.37	4.51	5.16	5.21
			Growth	0.80	0.49	3.07	3.57	1.90	-1.16	-1.38	-1.64	-1.20
			Total	0.80	0.49	3.75	5.17	3.55	2.21	3.13	3.52	4.01
OnePath Conservative Index ¹	Entry fee	Distribution	0.07	0.21	0.45	1.15	2.14	5.43	5.04	4.29	4.48	
		Growth	0.76	0.17	4.37	4.84	1.27	-4.85	-2.87	-1.65	-1.18	
		Total	0.83	0.38	4.82	5.99	3.41	0.58	2.17	2.64	3.30	
	Nil entry fee	Distribution	0.00	0.00	0.00	0.25	1.26	4.58	4.18	3.42	3.68	
		Growth	0.76	0.17	4.37	4.84	1.27	-4.85	-2.87	-1.65	-1.18	
		Total	0.76	0.17	4.37	5.09	2.53	-0.27	1.31	1.77	2.50	
	// Select	Distribution	0.08	0.23	0.49	1.24	2.23	5.52	5.31	4.67	4.89	
		Growth	0.76	0.17	4.37	4.84	1.27	-4.85	-2.87	-1.65	-1.18	
		Total	0.84	0.40	4.86	6.08	3.50	0.67	2.44	3.02	3.71	
	Frontier	Distribution	0.00	0.00	0.27	1.15	2.45	5.72	5.58	4.92	5.23	
		Growth	0.85	0.44	4.67	5.09	1.20	-4.90	-2.99	-1.75	-1.24	
		Total	0.85	0.44	4.94	6.24	3.65	0.82	2.59	3.17	3.99	
OnePath Diversified Bond Index ¹	Entry fee	Distribution	0.07	0.21	0.43	0.85	0.84	5.02	3.95	3.27	3.95	
		Growth	0.46	-0.58	1.21	0.29	-1.14	-8.01	-5.27	-3.47	-3.06	
		Total	0.53	-0.37	1.64	1.14	-0.30	-2.99	-1.32	-0.20	0.89	
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	0.00	4.20	3.12	2.43	3.17	
		Growth	0.46	-0.58	1.21	0.29	-1.14	-8.01	-5.27	-3.47	-3.06	
		Total	0.46	-0.58	1.21	0.29	-1.14	-3.81	-2.15	-1.04	0.11	
	// Select	Distribution	0.08	0.23	0.47	0.94	0.93	5.10	4.20	3.64	4.35	
		Growth	0.46	-0.58	1.21	0.29	-1.14	-8.01	-5.27	-3.47	-3.06	
		Total	0.54	-0.35	1.68	1.23	-0.21	-2.91	-1.07	0.17	1.29	
	Frontier	Distribution	0.00	0.00	0.09	0.27	0.43	4.72	4.02	3.54	4.24	
		Growth	0.56	-0.31	1.67	1.12	-0.47	-7.47	-4.93	-3.22	-2.67	
		Total	0.56	-0.31	1.76	1.39	-0.04	-2.75	-0.91	0.32	1.57	
OnePath Diversified Fixed Interest	Entry fee	Distribution	0.08	0.23	0.46	1.87	1.57	2.11	3.23	3.92	3.86	
		Growth	0.53	-0.37	2.17	0.58	-0.35	-4.57	-4.13	-3.77	-2.59	
		Total	0.61	-0.14	2.63	2.45	1.22	-2.46	-0.90	0.15	1.27	
	Nil entry fee	Distribution	0.00	0.00	0.00	0.95	0.66	1.24	2.34	3.03	2.96	
		Growth	0.53	-0.37	2.17	0.58	-0.35	-4.57	-4.13	-3.77	-2.59	
		Total	0.53	-0.37	2.17	1.53	0.31	-3.33	-1.79	-0.74	0.37	
	// Select	Distribution	0.09	0.25	0.51	1.96	1.66	2.20	3.49	4.29	4.32	
		Growth	0.53	-0.37	2.17	0.58	-0.35	-4.57	-4.13	-3.77	-2.59	
		Total	0.62	-0.12	2.68	2.54	1.31	-2.37	-0.64	0.52	1.73	
	Frontier	Distribution	0.00	0.00	0.00	0.97	0.68	1.48	3.59	4.13	4.03	
		Growth	0.65	-0.05	2.82	1.84	0.89	-3.61	-3.98	-3.35	-2.03	
		Total	0.65	-0.05	2.82	2.81	1.57	-2.13	-0.39	0.78	2.00	
			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 2 - Conservative (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
OptiMix Australian Fixed Interest	Entry fee	Distribution	0.08	0.22	0.44	0.86	0.88	0.84	3.23	3.24	3.66
		Growth	1.50	0.21	2.95	1.16	0.91	-3.23	-4.32	-3.00	-2.58
		Total	1.58	0.43	3.39	2.02	1.79	-2.39	-1.09	0.24	1.08
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	0.02	0.02	2.39	2.39	2.81
		Growth	1.50	0.21	2.95	1.16	0.91	-3.23	-4.32	-3.00	-2.58
		Total	1.50	0.21	2.95	1.16	0.93	-3.21	-1.93	-0.61	0.23
	// Select	Distribution	0.08	0.24	0.49	0.95	0.97	0.93	3.48	3.61	4.12
		Growth	1.50	0.21	2.95	1.16	0.91	-3.23	-4.32	-3.00	-2.58
		Total	1.58	0.45	3.44	2.11	1.88	-2.30	-0.84	0.61	1.54
	Frontier	Distribution	0.00	0.00	0.00	0.00	0.02	0.11	3.14	3.49	4.15
		Growth	1.55	0.47	3.56	2.44	2.21	-2.06	-3.62	-2.54	-2.28
		Total	1.55	0.47	3.56	2.44	2.23	-1.95	-0.48	0.95	1.87
MultiSeries^ 30 ⁸	Entry fee	Distribution	0.08	0.21	0.52	1.52	1.20	2.74	3.39	3.54	3.08
		Growth	0.70	0.19	3.04	3.26	1.91	-0.95	-0.87	-0.79	0.05
		Total	0.78	0.40	3.56	4.78	3.11	1.79	2.52	2.75	3.13
	Nil entry fee	Distribution	0.00	0.00	0.08	0.63	0.32	1.88	2.52	2.67	2.21
		Growth	0.70	0.19	3.04	3.26	1.91	-0.95	-0.87	-0.79	0.05
		Total	0.70	0.19	3.12	3.89	2.23	0.93	1.65	1.88	2.26
	// Select	Distribution	0.08	0.24	0.57	1.62	1.29	2.83	3.65	3.92	3.55
		Growth	0.70	0.19	3.04	3.26	1.91	-0.95	-0.87	-0.79	0.05
		Total	0.78	0.43	3.61	4.88	3.20	1.88	2.78	3.13	3.60
	Frontier	Distribution	0.00	0.00	0.69	1.92	1.33	2.71	3.97	4.14	3.85
		Growth	0.81	0.50	3.09	3.34	2.26	-0.46	-0.82	-0.65	0.10
		Total	0.81	0.50	3.78	5.26	3.59	2.25	3.15	3.49	3.95
Pendal Monthly Plus	Entry fee	Distribution	0.51	0.75	1.00	2.25	1.75	1.46	1.66	2.27	3.02
		Growth	0.25	0.73	4.31	3.21	1.68	-0.39	-0.38	-0.51	-0.78
		Total	0.76	1.48	5.31	5.46	3.43	1.07	1.28	1.76	2.24
	Nil entry fee	Distribution	0.44	0.53	0.56	1.36	0.87	0.61	0.80	1.41	2.16
		Growth	0.25	0.73	4.31	3.21	1.68	-0.39	-0.38	-0.51	-0.78
		Total	0.69	1.26	4.87	4.57	2.55	0.22	0.42	0.90	1.38
	// Select	Distribution	0.52	0.77	1.05	2.34	1.84	1.56	1.92	2.65	3.49
		Growth	0.25	0.73	4.31	3.21	1.68	-0.39	-0.38	-0.51	-0.78
		Total	0.77	1.50	5.36	5.55	3.52	1.17	1.54	2.14	2.71
	Frontier	Distribution	0.56	0.93	1.38	2.82	2.49	2.00	2.16	2.97	3.72
		Growth	0.25	0.69	4.22	3.22	1.50	-0.39	-0.19	-0.39	-0.56
		Total	0.81	1.62	5.60	6.04	3.99	1.61	1.97	2.58	3.16
Perpetual Conservative Growth	Entry fee	Distribution	0.08	0.23	0.55	5.08	7.14	7.20	6.00	5.12	5.27
		Growth	0.33	0.28	3.81	-1.35	-4.73	-5.53	-3.31	-2.15	-2.14
		Total	0.41	0.51	4.36	3.73	2.41	1.67	2.69	2.97	3.13
	Nil entry fee	Distribution	0.00	0.00	0.08	4.15	6.23	6.29	5.09	4.20	4.35
		Growth	0.33	0.28	3.81	-1.35	-4.73	-5.53	-3.31	-2.15	-2.14
		Total	0.33	0.28	3.89	2.80	1.50	0.76	1.78	2.05	2.21
	// Select	Distribution	0.09	0.25	0.59	5.17	7.23	7.29	6.27	5.50	5.74
		Growth	0.33	0.28	3.81	-1.35	-4.73	-5.53	-3.31	-2.15	-2.14
		Total	0.42	0.53	4.40	3.82	2.50	1.76	2.96	3.35	3.60
	Frontier	Distribution	0.00	0.00	0.23	4.24	6.88	7.09	6.13	5.52	5.72
		Growth	0.44	0.58	4.28	-0.20	-4.16	-5.11	-2.95	-1.95	-1.91
		Total	0.44	0.58	4.51	4.04	2.72	1.98	3.18	3.57	3.81
Schroder Fixed Income	Entry fee	Distribution	0.07	0.21	0.43	0.86	0.85	2.75	3.20	2.79	2.92
		Growth	0.33	-0.50	2.17	0.29	0.06	-5.80	-4.26	-2.51	-1.92
		Total	0.40	-0.29	2.60	1.15	0.91	-3.05	-1.06	0.28	1.00
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	0.00	1.94	2.36	1.95	2.06
		Growth	0.33	-0.50	2.17	0.29	0.06	-5.80	-4.26	-2.51	-1.92
		Total	0.33	-0.50	2.17	0.29	0.06	-3.86	-1.90	-0.56	0.14
	// Select	Distribution	0.08	0.23	0.48	0.95	0.94	2.84	3.45	3.16	3.37
		Growth	0.33	-0.50	2.17	0.29	0.06	-5.80	-4.26	-2.51	-1.92
		Total	0.41	-0.27	2.65	1.24	1.00	-2.96	-0.81	0.65	1.45
	Frontier	Distribution	0.00	0.00	0.00	0.00	0.00	2.11	3.09	2.88	3.27
		Growth	0.43	-0.23	2.73	1.41	1.17	-4.94	-3.88	-2.19	-1.78
		Total	0.43	-0.23	2.73	1.41	1.17	-2.83	-0.79	0.69	1.49
UBS Diversified Fixed Income	Entry fee	Distribution	0.08	0.23	0.54	1.95	2.40	3.16	2.73	2.78	2.86
		Growth	0.57	-1.23	0.87	-1.93	-2.96	-6.63	-4.55	-3.19	-2.26
		Total	0.65	-1.00	1.41	0.02	-0.56	-3.47	-1.82	-0.41	0.60
	Nil entry fee	Distribution	0.00	0.00	0.09	1.06	1.51	2.30	1.85	1.88	1.96
		Growth	0.57	-1.23	0.87	-1.93	-2.96	-6.63	-4.55	-3.19	-2.26
		Total	0.57	-1.23	0.96	-0.87	-1.45	-4.33	-2.70	-1.31	-0.30
	// Select	Distribution	0.08	0.25	0.59	2.04	2.48	3.25	2.98	3.14	3.31
		Growth	0.57	-1.23	0.87	-1.93	-2.96	-6.63	-4.55	-3.19	-2.26
		Total	0.65	-0.98	1.46	0.11	-0.48	-3.38	-1.57	-0.05	1.05
	Frontier	Distribution	0.00	0.00	0.09	1.08	1.60	2.68	2.62	2.92	3.20
		Growth	0.67	-0.95	1.42	-0.86	-1.96	-5.95	-4.16	-2.91	-2.08
		Total	0.67	-0.95	1.51	0.22	-0.36	-3.27	-1.54	0.01	1.12

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 3 - Moderate			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
Ardea Real Outcome	Entry fee	Distribution	0.07	0.21	1.14	2.48	4.29	3.25	3.65	3.66	4.46
		Growth	-1.03	-1.04	-3.37	-2.78	-3.00	-3.09	-2.00	-2.07	-2.48
		Total	-0.96	-0.83	-2.23	-0.30	1.29	0.16	1.65	1.59	1.98
	Nil entry fee	Distribution	0.00	0.00	0.73	1.63	3.43	2.41	2.79	2.80	3.60
		Growth	-1.03	-1.04	-3.37	-2.78	-3.00	-3.09	-2.00	-2.07	-2.48
		Total	-1.03	-1.04	-2.64	-1.15	0.43	-0.68	0.79	0.73	1.12
	// Select	Distribution	0.08	0.23	1.19	2.57	4.38	3.34	3.91	4.04	4.92
		Growth	-1.03	-1.04	-3.37	-2.78	-3.00	-3.09	-2.00	-2.07	-2.48
		Total	-0.95	-0.81	-2.18	-0.21	1.38	0.25	1.91	1.97	2.44
	Frontier	Distribution	0.00	0.00	0.75	1.30	3.83	2.93	3.46	3.70	4.59
		Growth	-0.94	-0.76	-2.83	-1.29	-2.24	-2.46	-1.42	-1.58	-1.97
		Total	-0.94	-0.76	-2.08	0.01	1.59	0.47	2.04	2.12	2.62
First Sentier Global Credit Income ³	Entry fee	Distribution	0.07	0.22	1.37	3.50	3.14	2.67	2.07	3.60	3.68
		Growth	0.30	1.24	2.42	4.56	2.28	0.07	0.07	-1.61	-1.54
		Total	0.37	1.46	3.79	8.06	5.42	2.74	2.14	1.99	2.14
	Nil entry fee	Distribution	0.00	0.00	0.93	2.59	2.25	1.80	1.20	2.74	2.82
		Growth	0.30	1.24	2.42	4.56	2.28	0.07	0.07	-1.61	-1.54
		Total	0.30	1.24	3.35	7.15	4.53	1.87	1.27	1.13	1.28
	// Select	Distribution	0.08	0.24	1.42	3.59	3.24	2.76	2.33	3.98	4.14
		Growth	0.30	1.24	2.42	4.56	2.28	0.07	0.07	-1.61	-1.54
		Total	0.38	1.48	3.84	8.15	5.52	2.83	2.40	2.37	2.60
	Frontier	Distribution	0.00	0.00	1.28	5.14	4.26	3.66	2.50	4.09	4.34
		Growth	0.37	1.54	2.72	3.40	1.67	-0.42	0.30	-1.32	-1.33
		Total	0.37	1.54	4.00	8.54	5.93	3.24	2.80	2.77	3.01
OnePath Balanced	Entry fee	Distribution	0.07	0.21	0.45	1.72	1.38	3.30	4.81	4.94	4.79
		Growth	0.93	0.33	4.80	5.15	2.70	-0.52	-1.04	-1.08	-0.55
		Total	1.00	0.54	5.25	6.87	4.08	2.78	3.77	3.86	4.24
	Nil entry fee	Distribution	0.00	0.00	0.00	0.81	0.50	2.43	3.93	4.07	3.91
		Growth	0.93	0.33	4.80	5.15	2.70	-0.52	-1.04	-1.08	-0.55
		Total	0.93	0.33	4.80	5.96	3.20	1.91	2.89	2.99	3.36
	// Select	Distribution	0.08	0.24	0.49	1.81	1.48	3.39	5.07	5.33	5.27
		Growth	0.93	0.33	4.80	5.15	2.70	-0.52	-1.04	-1.08	-0.55
		Total	1.01	0.57	5.29	6.96	4.18	2.87	4.03	4.25	4.72
	Frontier	Distribution	0.00	0.00	0.51	1.70	1.63	3.44	5.55	5.73	5.64
		Growth	1.03	0.62	4.91	5.53	2.81	-0.30	-1.24	-1.21	-0.65
		Total	1.03	0.62	5.42	7.23	4.44	3.14	4.31	4.52	4.99
OnePath Balanced Index ¹	Entry fee	Distribution	0.07	0.21	0.45	3.79	5.20	7.70	7.23	5.85	6.13
		Growth	1.02	0.45	6.48	5.06	0.14	-5.52	-3.12	-1.52	-1.27
		Total	1.09	0.66	6.93	8.85	5.34	2.18	4.11	4.33	4.86
	Nil entry fee	Distribution	0.00	0.00	0.00	2.87	4.32	6.84	6.35	4.97	5.32
		Growth	1.02	0.45	6.48	5.06	0.14	-5.52	-3.12	-1.52	-1.27
		Total	1.02	0.45	6.48	7.93	4.46	1.32	3.23	3.45	4.05
	// Select	Distribution	0.08	0.24	0.50	3.88	5.30	7.79	7.49	6.23	6.55
		Growth	1.02	0.45	6.48	5.06	0.14	-5.52	-3.12	-1.52	-1.27
		Total	1.10	0.69	6.98	8.94	5.44	2.27	4.37	4.71	5.28
	Frontier	Distribution	0.00	0.00	0.24	3.72	5.32	7.89	7.62	6.39	6.79
		Growth	1.10	0.70	6.78	5.31	0.21	-5.52	-3.15	-1.58	-1.29
		Total	1.10	0.70	7.02	9.03	5.53	2.37	4.47	4.81	5.50
MultiSeries [^] 50 ⁹	Entry fee	Distribution	0.07	0.21	0.45	3.83	2.33	3.68	3.84	3.78	3.17
		Growth	0.92	0.33	4.82	3.08	2.07	-0.68	0.00	0.04	1.02
		Total	0.99	0.54	5.27	6.91	4.40	3.00	3.84	3.82	4.19
	Nil entry fee	Distribution	0.00	0.00	0.00	2.93	1.45	2.81	2.96	2.90	2.29
		Growth	0.92	0.33	4.82	3.08	2.07	-0.68	0.00	0.04	1.02
		Total	0.92	0.33	4.82	6.01	3.52	2.13	2.96	2.94	3.31
	// Select	Distribution	0.08	0.24	0.49	3.93	2.43	3.77	4.10	4.16	3.65
		Growth	0.92	0.33	4.82	3.08	2.07	-0.68	0.00	0.04	1.02
		Total	1.00	0.57	5.31	7.01	4.50	3.09	4.10	4.20	4.67
	Frontier	Distribution	0.00	0.00	0.59	2.11	1.35	2.94	3.92	4.07	3.74
		Growth	1.04	0.68	4.91	5.32	3.53	0.52	0.54	0.49	1.28
		Total	1.04	0.68	5.50	7.43	4.88	3.46	4.46	4.56	5.02
Schroder Real Return	Entry fee	Distribution	0.07	0.23	0.48	1.73	2.54	2.90	3.02	3.15	3.85
		Growth	1.03	1.42	5.87	6.22	2.78	-0.60	0.04	-0.32	-0.82
		Total	1.10	1.65	6.35	7.95	5.32	2.30	3.06	2.83	3.03
	Nil entry fee	Distribution	0.00	0.00	0.00	0.77	1.59	1.99	2.10	2.23	2.93
		Growth	1.03	1.42	5.87	6.22	2.78	-0.60	0.04	-0.32	-0.82
		Total	1.03	1.42	5.87	6.99	4.37	1.39	2.14	1.91	2.11
	// Select	Distribution	0.08	0.25	0.53	1.83	2.63	3.00	3.29	3.53	4.32
		Growth	1.03	1.42	5.87	6.22	2.78	-0.60	0.04	-0.32	-0.82
		Total	1.11	1.67	6.40	8.05	5.41	2.40	3.33	3.21	3.50
	Frontier	Distribution	0.00	0.00	0.00	1.15	2.54	3.15	3.22	3.60	3.98
		Growth	1.14	1.77	6.59	7.30	3.26	-0.38	0.48	-0.02	-0.11
		Total	1.14	1.77	6.59	8.45	5.80	2.77	3.70	3.58	3.87
T. Rowe Price Dynamic Global Bond	Entry fee	Distribution	0.07	0.22	0.55	1.33	4.35	5.28	3.89	-	-
		Growth	-0.20	1.17	0.71	-3.67	-6.69	-6.77	-3.39	-	-
		Total	-0.13	1.39	1.26	-2.34	-2.34	-1.49	0.50	-	-
	Nil entry fee	Distribution	0.00	0.00	0.12	0.50	3.52	4.45	3.04	-	-
		Growth	-0.20	1.17	0.71	-3.67	-6.69	-6.77	-3.39	-	-
		Total	-0.20	1.17	0.83	-3.17	-3.17	-2.32	-0.35	-	-
	// Select	Distribution	0.08	0.24	0.59	1.41	4.43	5.37	4.15	-	-
		Growth	-0.20	1.17	0.71	-3.67	-6.69	-6.77	-3.39	-	-
		Total	-0.12	1.41	1.30	-2.26	-2.26	-1.40	0.76	-	-
	Frontier	Distribution	0.00	0.00	0.12	0.38	4.12	5.29	3.51	-	-
		Growth	-0.11	1.45	1.26	-2.47	-6.21	-6.53	-2.59	-	-
		Total	-0.11	1.45	1.38	-2.09	-2.09	-1.24	0.92	-	-

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 3 - Moderate (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
UBS Defensive	Entry fee	Distribution	0.08	0.23	0.54	2.03	2.44	2.73	4.23	4.97	4.52
		Growth	2.21	1.60	5.82	3.90	-1.33	-3.83	-3.48	-3.70	-2.53
		Total	2.29	1.83	6.36	5.93	1.11	-1.10	0.75	1.27	1.99
	Nil entry fee	Distribution	0.00	0.00	0.06	1.08	1.54	1.85	3.33	4.07	3.61
		Growth	2.21	1.60	5.82	3.90	-1.33	-3.83	-3.48	-3.70	-2.53
		Total	2.21	1.60	5.88	4.98	0.21	-1.98	-0.15	0.37	1.08
	// Select	Distribution	0.08	0.25	0.59	2.12	2.54	2.82	4.49	5.34	4.98
		Growth	2.21	1.60	5.82	3.90	-1.33	-3.83	-3.48	-3.70	-2.53
		Total	2.29	1.85	6.41	6.02	1.21	-1.01	1.01	1.64	2.45
	Frontier	Distribution	0.00	0.00	0.06	1.06	2.16	2.78	4.33	5.13	4.77
		Growth	2.25	1.86	6.41	5.13	-0.77	-3.60	-3.13	-3.29	-2.11
		Total	2.25	1.86	6.47	6.19	1.39	-0.82	1.20	1.84	2.66
Profile 4 - Growth			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
Bentham Global Income	Entry fee	Distribution	0.44	0.95	2.32	5.13	5.59	5.56	4.88	4.45	4.19
		Growth	0.04	-0.79	1.75	0.11	-2.68	-3.43	-2.08	-1.84	-1.31
		Total	0.48	0.16	4.07	5.24	2.91	2.13	2.80	2.61	2.88
	Nil entry fee	Distribution	0.37	0.73	1.88	4.24	4.72	4.70	4.01	3.58	3.32
		Growth	0.04	-0.79	1.75	0.11	-2.68	-3.43	-2.08	-1.84	-1.31
		Total	0.41	-0.06	3.63	4.35	2.04	1.27	1.93	1.74	2.01
	// Select	Distribution	0.45	0.97	2.37	5.22	5.68	5.65	5.14	4.83	4.65
		Growth	0.04	-0.79	1.75	0.11	-2.68	-3.43	-2.08	-1.84	-1.31
		Total	0.49	0.18	4.12	5.33	3.00	2.22	3.06	2.99	3.34
	Frontier	Distribution	0.44	0.90	2.30	5.16	5.69	5.66	5.10	4.76	4.62
		Growth	0.05	-0.70	1.85	0.23	-2.63	-3.41	-2.04	-1.76	-1.25
		Total	0.49	0.20	4.15	5.39	3.06	2.25	3.06	3.00	3.37
BlackRock Diversified ESG Growth ⁴	Entry fee	Distribution	0.08	0.23	0.52	1.02	8.63	13.72	11.56	9.74	7.47
		Growth	0.42	0.89	7.78	8.92	-1.99	-10.50	-6.53	-4.26	-1.81
		Total	0.50	1.12	8.30	9.94	6.64	3.22	5.03	5.48	5.66
	Nil entry fee	Distribution	0.00	0.00	0.03	0.04	7.68	12.80	10.63	8.80	6.53
		Growth	0.42	0.89	7.78	8.92	-1.99	-10.50	-6.53	-4.26	-1.81
		Total	0.42	0.89	7.81	8.96	5.69	2.30	4.10	4.54	4.72
	// Select	Distribution	0.09	0.25	0.57	1.12	8.72	13.81	11.83	10.13	7.95
		Growth	0.42	0.89	7.78	8.92	-1.99	-10.50	-6.53	-4.26	-1.81
		Total	0.51	1.14	8.35	10.04	6.73	3.31	5.30	5.87	6.14
	Frontier	Distribution	0.00	0.00	0.10	0.12	8.42	14.09	12.27	10.37	8.05
		Growth	0.52	1.17	8.29	10.04	-1.57	-10.67	-6.85	-4.38	-1.80
		Total	0.52	1.17	8.39	10.16	6.85	3.42	5.42	5.99	6.25
BlackRock Tactical Growth	Entry fee	Distribution	0.08	0.23	0.49	7.76	4.45	6.69	7.40	9.04	8.25
		Growth	0.89	1.78	8.31	3.77	3.22	-2.29	-0.94	-2.58	-1.81
		Total	0.97	2.01	8.80	11.53	7.67	4.40	6.46	6.46	6.44
	Nil entry fee	Distribution	0.00	0.00	0.00	6.76	3.49	5.76	6.45	8.09	7.30
		Growth	0.89	1.78	8.31	3.77	3.22	-2.29	-0.94	-2.58	-1.81
		Total	0.89	1.78	8.31	10.53	6.71	3.47	5.51	5.51	5.49
	// Select	Distribution	0.09	0.25	0.54	7.86	4.55	6.79	7.67	9.43	8.73
		Growth	0.89	1.78	8.31	3.77	3.22	-2.29	-0.94	-2.58	-1.81
		Total	0.98	2.03	8.85	11.63	7.77	4.50	6.73	6.85	6.92
	Frontier	Distribution	0.00	0.00	0.03	8.15	4.18	6.73	7.72	9.73	8.98
		Growth	0.99	2.06	8.88	3.61	3.71	-2.11	-0.86	-2.75	-1.94
		Total	0.99	2.06	8.91	11.76	7.89	4.62	6.86	6.98	7.04
MultiSeries [^] 70 ¹⁰	Entry fee	Distribution	0.07	0.21	0.72	3.16	1.98	3.65	3.59	3.54	2.89
		Growth	1.13	0.74	6.81	7.00	4.52	1.11	1.99	1.69	2.51
		Total	1.20	0.95	7.53	10.16	6.50	4.76	5.58	5.23	5.40
	Nil entry fee	Distribution	0.00	0.00	0.26	2.23	1.08	2.77	2.70	2.65	2.00
		Growth	1.13	0.74	6.81	7.00	4.52	1.11	1.99	1.69	2.51
		Total	1.13	0.74	7.07	9.23	5.60	3.88	4.69	4.34	4.51
	// Select	Distribution	0.07	0.24	0.76	3.26	2.07	3.74	3.87	3.93	3.37
		Growth	1.13	0.74	6.81	7.00	4.52	1.11	1.99	1.69	2.51
		Total	1.20	0.98	7.57	10.26	6.59	4.85	5.86	5.62	5.88
	Frontier	Distribution	0.00	0.00	0.94	4.01	2.40	3.84	4.18	4.23	3.76
		Growth	1.23	1.06	6.80	6.63	4.54	1.36	2.02	1.73	2.45
		Total	1.23	1.06	7.74	10.64	6.94	5.20	6.20	5.96	6.21
MultiSeries [^] 90 ¹¹	Entry fee	Distribution	0.07	0.22	0.79	7.09	3.90	4.95	4.14	3.84	3.10
		Growth	1.30	0.92	7.80	4.95	3.60	0.60	2.39	2.19	3.03
		Total	1.37	1.14	8.59	12.04	7.50	5.55	6.53	6.03	6.13
	Nil entry fee	Distribution	0.00	0.00	0.33	6.15	2.99	4.06	3.24	2.94	2.21
		Growth	1.30	0.92	7.80	4.95	3.60	0.60	2.39	2.19	3.03
		Total	1.30	0.92	8.13	11.10	6.59	4.66	5.63	5.13	5.24
	// Select	Distribution	0.08	0.24	0.84	7.19	4.00	5.04	4.42	4.23	3.58
		Growth	1.30	0.92	7.80	4.95	3.60	0.60	2.39	2.19	3.03
		Total	1.38	1.16	8.64	12.14	7.60	5.64	6.81	6.42	6.61
	Frontier	Distribution	0.00	0.00	0.90	3.03	1.98	3.73	3.88	3.99	3.48
		Growth	1.42	1.28	7.94	9.63	6.03	2.29	3.29	2.79	3.50
		Total	1.42	1.28	8.84	12.66	8.01	6.02	7.17	6.78	6.98
			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 4 - Growth (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
OnePath Active Growth	Entry fee	Distribution	0.07	0.21	0.75	2.68	1.92	3.62	3.49	3.38	2.74
		Growth	1.12	0.72	6.76	7.48	4.00	0.74	1.94	1.87	2.67
		Total	1.19	0.93	7.51	10.16	5.92	4.36	5.43	5.25	5.41
	Nil entry fee	Distribution	0.00	0.00	0.29	1.75	1.03	2.74	2.60	2.49	1.85
		Growth	1.12	0.72	6.76	7.48	4.00	0.74	1.94	1.87	2.67
		Total	1.12	0.72	7.05	9.23	5.03	3.48	4.54	4.36	4.52
	// Select	Distribution	0.08	0.23	0.79	2.78	2.02	3.71	3.77	3.77	3.22
		Growth	1.12	0.72	6.76	7.48	4.00	0.74	1.94	1.87	2.67
		Total	1.20	0.95	7.55	10.26	6.02	4.45	5.71	5.64	5.89
	Frontier	Distribution	0.00	0.00	0.77	2.54	2.12	3.71	3.91	3.92	3.28
		Growth	1.20	0.96	6.81	7.78	3.95	0.81	1.86	1.78	2.67
		Total	1.20	0.96	7.58	10.32	6.07	4.52	5.77	5.70	5.95
OnePath Alternatives Growth	Entry fee	Distribution	0.07	0.21	0.56	1.37	1.32	2.37	2.14	2.27	2.47
		Growth	-0.15	1.00	3.18	1.83	0.12	-0.54	0.53	-0.25	-1.39
		Total	-0.08	1.21	3.74	3.20	1.44	1.83	2.67	2.02	1.08
	Nil entry fee	Distribution	0.00	0.00	0.12	0.50	0.46	1.51	1.27	1.40	1.61
		Growth	-0.15	1.00	3.18	1.83	0.12	-0.54	0.53	-0.25	-1.39
		Total	-0.15	1.00	3.30	2.33	0.58	0.97	1.80	1.15	0.22
	// Select	Distribution	0.07	0.24	0.60	1.46	1.41	2.46	2.41	2.64	2.93
		Growth	-0.15	1.00	3.18	1.83	0.12	-0.54	0.53	-0.25	-1.39
		Total	-0.08	1.24	3.78	3.29	1.53	1.92	2.94	2.39	1.54
	Frontier	Distribution	0.00	0.00	0.42	1.41	1.74	2.61	2.23	2.68	2.76
		Growth	-0.06	1.28	3.45	2.05	-0.05	-0.52	0.82	-0.16	-1.09
		Total	-0.06	1.28	3.87	3.46	1.69	2.09	3.05	2.52	1.67
OnePath Growth Index ¹	Entry fee	Distribution	0.07	0.22	0.49	6.81	8.37	9.32	8.67	6.90	7.52
		Growth	1.23	0.84	8.59	5.20	-0.76	-5.06	-2.41	-0.80	-1.13
		Total	1.30	1.06	9.08	12.01	7.61	4.26	6.26	6.10	6.39
	Nil entry fee	Distribution	0.00	0.00	0.03	5.87	7.46	8.44	7.77	6.00	6.69
		Growth	1.23	0.84	8.59	5.20	-0.76	-5.06	-2.41	-0.80	-1.13
		Total	1.23	0.84	8.62	11.07	6.70	3.38	5.36	5.20	5.56
	// Select	Distribution	0.08	0.24	0.54	6.91	8.46	9.41	8.94	7.29	7.94
		Growth	1.23	0.84	8.59	5.20	-0.76	-5.06	-2.41	-0.80	-1.13
		Total	1.31	1.08	9.13	12.11	7.70	4.35	6.53	6.49	6.81
	Frontier	Distribution	0.00	0.00	0.33	6.79	8.44	9.52	9.07	7.46	8.20
		Growth	1.31	1.10	8.85	5.45	-0.60	-5.04	-2.40	-0.84	-1.12
		Total	1.31	1.10	9.18	12.24	7.84	4.48	6.67	6.62	7.08
OnePath Managed Growth	Frontier	Distribution	0.00	0.00	0.86	2.77	1.93	3.51	3.77	6.27	7.12
		Growth	1.21	1.00	6.76	7.66	4.25	1.14	2.14	-0.41	-0.99
		Total	1.21	1.00	7.62	10.43	6.18	4.65	5.91	5.86	6.13
OnePath Multi Asset Income ¹³	Entry fee	Distribution	0.08	0.22	0.58	2.31	2.18	2.15	2.50	2.48	2.41
		Growth	0.32	0.58	9.55	9.13	3.41	2.19	1.28	1.88	2.02
		Total	0.40	0.80	10.13	11.44	5.59	4.34	3.78	4.36	4.43
	Nil entry fee	Distribution	0.00	0.00	0.11	1.37	1.29	1.27	1.62	1.60	1.53
		Growth	0.32	0.58	9.55	9.13	3.41	2.19	1.28	1.88	2.02
		Total	0.32	0.58	9.66	10.50	4.70	3.46	2.90	3.48	3.55
	// Select	Distribution	0.08	0.24	0.63	2.41	2.27	2.25	2.77	2.87	2.89
		Growth	0.32	0.58	9.55	9.13	3.41	2.19	1.28	1.88	2.02
		Total	0.40	0.82	10.18	11.54	5.68	4.44	4.05	4.75	4.91
	Frontier	Distribution	0.00	0.00	0.39	2.33	2.45	2.47	3.17	3.23	3.19
		Growth	0.43	0.88	9.89	9.42	3.37	2.10	1.04	1.68	1.88
		Total	0.43	0.88	10.28	11.75	5.82	4.57	4.21	4.91	5.07
			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 4 - Growth (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
Perpetual Balanced Growth	Entry fee	Distribution	0.08	0.23	0.51	7.19	15.70	12.29	11.00	9.80	9.43
		Growth	0.45	0.87	6.47	-0.47	-11.52	-7.61	-4.78	-4.02	-3.87
		Total	0.53	1.10	6.98	6.72	4.18	4.68	6.22	5.78	5.56
	Nil entry fee	Distribution	0.00	0.00	0.03	6.24	14.78	11.36	10.06	8.86	8.49
		Growth	0.45	0.87	6.47	-0.47	-11.52	-7.61	-4.78	-4.02	-3.87
		Total	0.45	0.87	6.50	5.77	3.26	3.75	5.28	4.84	4.62
	// Select	Distribution	0.08	0.25	0.56	7.28	15.80	12.39	11.27	10.19	9.91
		Growth	0.45	0.87	6.47	-0.47	-11.52	-7.61	-4.78	-4.02	-3.87
		Total	0.53	1.12	7.03	6.81	4.28	4.78	6.49	6.17	6.04
	Frontier	Distribution	0.00	0.00	0.66	4.98	15.09	12.05	11.37	10.44	10.04
		Growth	0.56	1.18	6.50	2.10	-10.52	-6.98	-4.58	-3.98	-3.72
		Total	0.56	1.18	7.16	7.08	4.57	5.07	6.79	6.46	6.32
Schroder Sustainable Growth ⁵	Entry fee	Distribution	0.08	0.23	0.49	0.98	0.95	1.93	3.58	5.58	6.25
		Growth	0.77	0.44	7.75	8.51	5.04	1.29	1.20	-0.85	-1.26
		Total	0.85	0.67	8.24	9.49	5.99	3.22	4.78	4.73	4.99
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	0.00	1.01	2.65	4.65	5.31
		Growth	0.77	0.44	7.75	8.51	5.04	1.29	1.20	-0.85	-1.26
		Total	0.77	0.44	7.75	8.51	5.04	2.30	3.85	3.80	4.05
	// Select	Distribution	0.09	0.25	0.54	1.08	1.04	2.03	3.85	5.97	6.72
		Growth	0.77	0.44	7.75	8.51	5.04	1.29	1.20	-0.85	-1.26
		Total	0.86	0.69	8.29	9.59	6.08	3.32	5.05	5.12	5.46
	Frontier	Distribution	0.00	0.00	0.00	0.00	0.11	1.56	3.48	5.79	6.66
		Growth	0.87	0.72	8.39	9.74	6.11	1.88	1.70	-0.54	-1.07
		Total	0.87	0.72	8.39	9.74	6.22	3.44	5.18	5.25	5.59
UBS Balanced	Entry fee	Distribution	8.81	8.99	9.84	10.36	17.64	14.41	11.29	9.85	7.44
		Growth	-6.43	-6.03	-0.11	-0.06	-13.01	-12.41	-7.34	-6.08	-3.54
		Total	2.38	2.96	9.73	10.30	4.63	2.00	3.95	3.77	3.90
	Nil entry fee	Distribution	8.73	8.76	9.35	9.37	16.71	13.50	10.37	8.92	6.51
		Growth	-6.43	-6.03	-0.11	-0.06	-13.01	-12.41	-7.34	-6.08	-3.54
		Total	2.30	2.73	9.24	9.31	3.70	1.09	3.03	2.84	2.97
	// Select	Distribution	8.81	9.01	9.89	10.46	17.73	14.50	11.56	10.23	7.91
		Growth	-6.43	-6.03	-0.11	-0.06	-13.01	-12.41	-7.34	-6.08	-3.54
		Total	2.38	2.98	9.78	10.40	4.72	2.09	4.22	4.15	4.37
	Frontier	Distribution	8.41	8.47	9.04	9.30	18.50	15.18	12.21	10.79	8.15
		Growth	-6.07	-5.49	0.79	1.27	-13.56	-12.88	-7.78	-6.43	-3.57
		Total	2.34	2.98	9.83	10.57	4.94	2.30	4.43	4.36	4.58
Profile 5 - High Growth			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
Altrinsic Global Equities	Entry fee	Distribution	0.07	0.22	0.45	6.60	5.77	4.20	6.47	6.10	9.84
		Growth	-0.36	-0.18	6.20	4.35	3.54	3.45	1.17	0.67	-2.71
		Total	-0.29	0.04	6.65	10.95	9.31	7.65	7.64	6.77	7.13
	Nil entry fee	Distribution	0.00	0.00	0.00	5.66	4.85	3.29	5.57	5.20	8.94
		Growth	-0.36	-0.18	6.20	4.35	3.54	3.45	1.17	0.67	-2.71
		Total	-0.36	-0.18	6.20	10.01	8.39	6.74	6.74	5.87	6.23
	// Select	Distribution	0.08	0.24	0.50	6.69	5.87	4.30	6.75	6.50	10.32
		Growth	-0.36	-0.18	6.20	4.35	3.54	3.45	1.17	0.67	-2.71
		Total	-0.28	0.06	6.70	11.04	9.41	7.75	7.92	7.17	7.61
	Frontier	Distribution	0.00	0.00	0.00	9.08	8.97	6.05	8.32	7.64	11.01
		Growth	-0.25	0.11	6.81	2.19	0.70	2.05	-0.09	-0.19	-3.12
		Total	-0.25	0.11	6.81	11.27	9.67	8.10	8.23	7.45	7.89
Antipodes Global (Long only)	Entry fee	Distribution	0.07	0.22	0.48	0.96	8.95	6.48	4.38	13.04	14.88
		Growth	0.45	2.53	11.82	11.88	3.58	1.42	5.76	-4.90	-6.13
		Total	0.52	2.75	12.30	12.84	12.53	7.90	10.14	8.14	8.75
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	8.01	5.57	3.45	12.13	13.97
		Growth	0.45	2.53	11.82	11.88	3.58	1.42	5.76	-4.90	-6.13
		Total	0.45	2.53	11.82	11.88	11.59	6.99	9.21	7.23	7.84
	// Select	Distribution	0.08	0.24	0.53	1.06	9.06	6.58	4.67	13.43	15.37
		Growth	0.45	2.53	11.82	11.88	3.58	1.42	5.76	-4.90	-6.13
		Total	0.53	2.77	12.35	12.94	12.64	8.00	10.43	8.53	9.24
	Frontier	Distribution	0.00	0.00	0.00	1.07	9.28	6.83	4.44	13.47	15.73
		Growth	0.53	2.79	12.37	11.93	3.44	1.24	6.05	-4.86	-6.40
		Total	0.53	2.79	12.37	13.00	12.72	8.07	10.49	8.61	9.33
Arrowstreet Global Equity (Hedged)	Entry fee	Distribution	0.08	0.24	0.52	4.74	3.31	2.91	2.33	2.14	2.33
		Growth	3.98	5.00	16.27	23.59	11.02	5.75	11.28	9.06	8.80
		Total	4.06	5.24	16.79	28.33	14.33	8.66	13.61	11.20	11.13
	Nil entry fee	Distribution	0.00	0.00	0.00	3.59	2.29	1.94	1.31	1.14	1.34
		Growth	3.98	5.00	16.27	23.59	11.02	5.75	11.28	9.06	8.80
		Total	3.98	5.00	16.27	27.18	13.31	7.69	12.59	10.20	10.14
	// Select	Distribution	0.09	0.26	0.57	4.85	3.41	3.01	2.62	2.55	2.84
		Growth	3.98	5.00	16.27	23.59	11.02	5.75	11.28	9.06	8.80
		Total	4.07	5.26	16.84	28.44	14.43	8.76	13.90	11.61	11.64
	Frontier	Distribution	0.00	0.00	0.07	4.37	3.70	17.29	14.69	13.06	11.42
		Growth	4.09	5.29	16.81	24.17	10.84	-8.34	-0.58	-1.25	0.40
		Total	4.09	5.29	16.88	28.54	14.54	8.95	14.11	11.81	11.82

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 5 - High Growth (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
Ausbil Australian Emerging Leaders	Entry fee	Distribution	0.07	0.22	0.82	11.43	14.35	17.99	13.69	14.39	11.38
		Growth	1.28	5.88	14.23	1.25	-11.18	-13.31	-4.96	-6.34	-4.08
		Total	1.35	6.10	15.05	12.68	3.17	4.68	8.73	8.05	7.30
	Nil entry fee	Distribution	0.00	0.00	0.33	10.48	13.49	17.12	12.78	13.49	10.48
		Growth	1.28	5.88	14.23	1.25	-11.18	-13.31	-4.96	-6.34	-4.08
		Total	1.28	5.88	14.56	11.73	2.31	3.81	7.82	7.15	6.40
	// Select	Distribution	0.08	0.25	0.87	11.53	14.44	18.09	13.97	14.79	11.86
		Growth	1.28	5.88	14.23	1.25	-11.18	-13.31	-4.96	-6.34	-4.08
		Total	1.36	6.13	15.10	12.78	3.26	4.78	9.01	8.45	7.78
	Frontier	Distribution	0.00	0.00	0.92	11.55	14.56	18.42	14.06	14.90	11.80
		Growth	1.37	6.14	14.21	1.30	-11.23	-13.58	-4.98	-6.39	-3.95
		Total	1.37	6.14	15.13	12.85	3.33	4.84	9.08	8.51	7.85
Bennelong Australian Equities	Entry fee	Distribution	0.06	0.20	0.52	1.23	1.79	12.69	14.99	13.10	10.99
		Growth	-2.16	-5.42	6.52	10.51	1.22	-15.90	-8.19	-5.02	-3.21
		Total	-2.10	-5.22	7.04	11.74	3.01	-3.21	6.80	8.08	7.78
	Nil entry fee	Distribution	0.00	0.00	0.07	0.28	0.92	11.88	14.10	12.20	10.08
		Growth	-2.16	-5.42	6.52	10.51	1.22	-15.90	-8.19	-5.02	-3.21
		Total	-2.16	-5.42	6.59	10.79	2.14	-4.02	5.91	7.18	6.87
	// Select	Distribution	0.07	0.23	0.57	1.33	1.89	12.77	15.26	13.50	11.47
		Growth	-2.16	-5.42	6.52	10.51	1.22	-15.90	-8.19	-5.02	-3.21
		Total	-2.09	-5.19	7.09	11.84	3.11	-3.13	7.07	8.48	8.26
	Frontier	Distribution	0.00	0.00	0.77	1.77	2.71	12.92	15.54	13.78	11.73
		Growth	-2.05	-5.09	6.53	10.51	0.80	-15.65	-8.03	-4.86	-3.04
		Total	-2.05	-5.09	7.30	12.28	3.51	-2.73	7.51	8.92	8.69
BlackRock Advantage Australian Equity ⁴	Entry fee	Distribution	0.07	0.22	1.32	2.95	3.82	3.28	2.72	2.77	2.74
		Growth	0.64	0.66	7.92	8.72	2.27	1.71	3.83	4.77	3.84
		Total	0.71	0.88	9.24	11.67	6.09	4.99	6.55	7.54	6.58
	Nil entry fee	Distribution	0.00	0.00	0.85	2.01	2.92	2.39	1.86	1.86	1.83
		Growth	0.64	0.66	7.92	8.72	2.27	1.71	3.83	4.77	3.84
		Total	0.64	0.66	8.77	10.73	5.19	4.10	5.65	6.63	5.67
	// Select	Distribution	0.08	0.24	1.36	3.05	3.91	3.37	3.00	3.17	3.22
		Growth	0.64	0.66	7.92	8.72	2.27	1.71	3.83	4.77	3.84
		Total	0.72	0.90	9.28	11.77	6.18	5.08	6.83	7.94	7.06
	Frontier	Distribution	0.00	0.00	1.17	3.09	4.26	3.67	3.18	3.42	3.47
		Growth	0.74	0.94	8.23	8.95	2.20	1.69	3.93	4.80	3.86
		Total	0.74	0.94	9.40	12.04	6.46	5.36	7.11	8.22	7.33
BlackRock Advantage International Equity ⁴	Entry fee	Distribution	0.08	0.22	0.48	1.97	39.49	31.87	20.77	15.35	11.40
		Growth	2.68	2.60	14.10	21.51	-20.05	-19.11	-7.64	-3.35	0.81
		Total	2.76	2.82	14.58	23.48	19.44	12.76	13.13	12.00	12.21
	Nil entry fee	Distribution	0.00	0.00	0.00	0.92	38.51	30.93	19.83	14.41	10.46
		Growth	2.68	2.60	14.10	21.51	-20.05	-19.11	-7.64	-3.35	0.81
		Total	2.68	2.60	14.10	22.43	18.46	11.82	12.19	11.06	11.27
	// Select	Distribution	0.08	0.24	0.53	2.08	39.60	31.97	21.06	15.76	11.91
		Growth	2.68	2.60	14.10	21.51	-20.05	-19.11	-7.64	-3.35	0.81
		Total	2.76	2.84	14.63	23.59	19.55	12.86	13.42	12.41	12.72
	Frontier	Distribution	0.00	0.00	0.17	2.02	35.65	29.29	19.04	14.08	10.62
		Growth	2.78	2.87	14.51	21.68	-16.27	-16.51	-5.64	-1.66	2.12
		Total	2.78	2.87	14.68	23.70	19.38	12.78	13.40	12.42	12.74
ClearBridge RARE Infrastructure Value Hedged ⁷	Entry fee	Distribution	0.07	0.22	0.60	1.41	3.68	33.89	23.44	19.53	16.85
		Growth	5.03	3.71	3.80	4.24	-3.62	-29.11	-18.48	-15.40	-11.60
		Total	5.10	3.93	4.40	5.65	0.06	4.78	4.96	4.13	5.25
	Nil entry fee	Distribution	0.00	0.00	0.16	0.51	2.84	33.02	22.57	18.66	15.97
		Growth	5.03	3.71	3.80	4.24	-3.62	-29.11	-18.48	-15.40	-11.60
		Total	5.03	3.71	3.96	4.75	-0.78	3.91	4.09	3.26	4.37
	// Select	Distribution	0.08	0.24	0.65	1.50	3.77	33.98	23.71	19.92	17.33
		Growth	5.03	3.71	3.80	4.24	-3.62	-29.11	-18.48	-15.40	-11.60
		Total	5.11	3.95	4.45	5.74	0.15	4.87	5.23	4.52	5.73
	Frontier	Distribution	0.00	0.00	0.16	0.52	3.12	34.79	23.84	20.07	17.53
		Growth	5.12	3.99	4.37	5.38	-2.81	-29.69	-18.41	-15.37	-11.62
		Total	5.12	3.99	4.53	5.90	0.31	5.10	5.43	4.70	5.91
First Sentier Global Listed Infrastructure ³	Entry fee	Distribution	0.07	0.22	0.45	3.12	3.71	3.14	3.58	-	-
		Growth	4.50	6.13	6.22	2.08	-5.81	-2.17	-1.41	-	-
		Total	4.57	6.35	6.67	5.20	-2.10	0.97	2.17	-	-
	Nil entry fee	Distribution	0.00	0.00	0.00	2.23	2.89	2.28	2.72	-	-
		Growth	4.50	6.13	6.22	2.08	-5.81	-2.17	-1.41	-	-
		Total	4.50	6.13	6.22	4.31	-2.92	0.11	1.31	-	-
	// Select	Distribution	0.08	0.25	0.50	3.22	3.80	3.23	3.84	-	-
		Growth	4.50	6.13	6.22	2.08	-5.81	-2.17	-1.41	-	-
		Total	4.58	6.38	6.72	5.30	-2.01	1.06	2.43	-	-
	Frontier	Distribution	0.00	0.00	0.00	2.65	3.68	3.02	3.82	-	-
		Growth	4.59	6.42	6.80	2.82	-5.53	-1.80	-1.22	-	-
		Total	4.59	6.42	6.80	5.47	-1.85	1.22	2.60	-	-
First Sentier Imputation ³	Entry fee	Distribution	0.08	0.23	0.60	2.48	4.23	3.58	3.56	7.20	7.03
		Growth	0.93	0.84	11.26	12.30	4.96	2.46	4.54	2.00	0.16
		Total	1.01	1.07	11.86	14.78	9.19	6.04	8.10	9.20	7.19
	Nil entry fee	Distribution	0.00	0.00	0.10	1.45	3.26	2.64	2.59	6.22	6.07
		Growth	0.93	0.84	11.26	12.30	4.96	2.46	4.54	2.00	0.16
		Total	0.93	0.84	11.36	13.75	8.22	5.10	7.13	8.22	6.23
	// Select	Distribution	0.08	0.25	0.65	2.58	4.33	3.68	3.84	7.60	7.51
		Growth	0.93	0.84	11.26	12.30	4.96	2.46	4.54	2.00	0.16
		Total	1.01	1.09	11.91	14.88	9.29	6.14	8.38	9.60	7.67
	Frontier	Distribution	0.00	0.00	0.46	2.64	17.25	12.89	10.96	12.51	11.37
		Growth	1.05	1.25	11.79	12.82	-7.57	-6.39	-2.33	-2.63	-3.38
		Total	1.05	1.25	12.25	15.46	9.68	6.50	8.63	9.88	7.99

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 5 - High Growth (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
Fidelity Australian Equities	Entry fee	Distribution	0.07	0.22	0.46	4.08	7.58	12.96	15.68	12.34	9.80	
		Growth	-0.22	-0.08	8.01	2.78	-3.90	-8.69	-8.55	-4.96	-3.11	
		Total	-0.15	0.14	8.47	6.86	3.68	4.27	7.13	7.38	6.69	
	Nil entry fee	Distribution	0.00	0.00	0.00	3.17	6.71	12.08	14.78	11.43	8.90	
		Growth	-0.22	-0.08	8.01	2.78	-3.90	-8.69	-8.55	-4.96	-3.11	
		Total	-0.22	-0.08	8.01	5.95	2.81	3.39	6.23	6.47	5.79	
	// Select	Distribution	0.07	0.24	0.51	4.17	7.68	13.05	15.95	12.73	10.28	
		Growth	-0.22	-0.08	8.01	2.78	-3.90	-8.69	-8.55	-4.96	-3.11	
		Total	-0.15	0.16	8.52	6.95	3.78	4.36	7.40	7.77	7.17	
	Frontier	Distribution	0.00	0.00	0.22	4.11	7.87	13.40	16.15	12.93	10.47	
		Growth	-0.11	0.25	8.50	3.24	-3.70	-8.64	-8.34	-4.76	-2.90	
		Total	-0.11	0.25	8.72	7.35	4.17	4.76	7.81	8.17	7.57	
Greencape Broadcap	Entry fee	Distribution	0.07	0.21	0.54	4.80	8.41	7.83	8.82	-	-	
		Growth	1.40	2.00	10.92	8.11	0.21	-2.28	-0.27	-	-	
		Total	1.47	2.21	11.46	12.91	8.62	5.55	8.55	-	-	
	Nil entry fee	Distribution	0.00	0.00	0.06	3.85	7.49	6.94	7.91	-	-	
		Growth	1.40	2.00	10.92	8.11	0.21	-2.28	-0.27	-	-	
		Total	1.40	2.00	10.98	11.96	7.70	4.66	7.64	-	-	
	// Select	Distribution	0.07	0.24	0.59	4.90	8.51	7.93	9.10	-	-	
		Growth	1.40	2.00	10.92	8.11	0.21	-2.28	-0.27	-	-	
		Total	1.47	2.24	11.51	13.01	8.72	5.65	8.83	-	-	
	Frontier	Distribution	0.00	0.00	0.48	4.80	8.60	8.19	8.96	-	-	
		Growth	1.49	2.28	11.13	8.41	0.34	-2.33	0.06	-	-	
		Total	1.49	2.28	11.61	13.21	8.94	5.86	9.02	-	-	
Heine Property Securities	Entry fee	Distribution	0.00	0.00	0.00	1.78	1.88	1.60	1.97	2.45	2.69	
		Growth	1.58	3.21	19.54	20.13	7.38	5.63	0.96	0.80	3.50	
		Total	1.58	3.21	19.54	21.91	9.26	7.23	2.93	3.25	6.19	
	Nil entry fee	Distribution	0.00	0.00	0.00	1.78	1.88	1.60	1.77	2.11	2.24	
		Growth	1.58	3.21	19.54	20.13	7.38	5.63	0.96	0.80	3.50	
		Total	1.58	3.21	19.54	21.91	9.26	7.23	2.73	2.91	5.74	
	Investors Mutual Australian Shares	Entry fee	Distribution	0.08	0.22	1.41	5.88	7.12	6.61	8.73	8.14	7.40
			Growth	-0.86	-1.54	3.53	-3.91	-4.04	-2.05	-4.74	-3.97	-2.25
			Total	-0.78	-1.32	4.94	1.97	3.08	4.56	3.99	4.17	5.15
		Nil entry fee	Distribution	0.00	0.00	0.94	4.97	6.20	5.68	7.81	7.21	6.47
			Growth	-0.86	-1.54	3.53	-3.91	-4.04	-2.05	-4.74	-3.97	-2.25
			Total	-0.86	-1.54	4.47	1.06	2.16	3.63	3.07	3.24	4.22
// Select		Distribution	0.08	0.24	1.46	5.97	7.21	6.70	9.00	8.52	7.88	
		Growth	-0.86	-1.54	3.53	-3.91	-4.04	-2.05	-4.74	-3.97	-2.25	
		Total	-0.78	-1.30	4.99	2.06	3.17	4.65	4.26	4.55	5.63	
Frontier		Distribution	0.00	0.00	1.52	6.08	7.36	6.81	9.04	8.63	7.92	
		Growth	-0.75	-1.26	3.54	-3.86	-4.03	-1.99	-4.60	-3.91	-2.12	
		Total	-0.75	-1.26	5.06	2.22	3.33	4.82	4.44	4.72	5.80	
Magellan Global	Entry fee	Distribution	0.07	0.22	0.50	39.20	26.54	18.49	14.64	12.08	10.81	
		Growth	0.47	-1.23	12.34	-21.20	-10.79	-10.28	-6.12	-2.47	0.36	
		Total	0.54	-1.01	12.84	18.00	15.75	8.21	8.52	9.61	11.17	
	Nil entry fee	Distribution	0.00	0.00	0.00	38.17	25.52	17.53	13.68	11.10	9.82	
		Growth	0.47	-1.23	12.34	-21.20	-10.79	-10.28	-6.12	-2.47	0.36	
		Total	0.47	-1.23	12.34	16.97	14.73	7.25	7.56	8.63	10.18	
	// Select	Distribution	0.08	0.24	0.55	39.31	26.64	18.58	14.92	12.48	11.31	
		Growth	0.47	-1.23	12.34	-21.20	-10.79	-10.28	-6.12	-2.47	0.36	
		Total	0.55	-0.99	12.89	18.11	15.85	8.30	8.80	10.01	11.67	
	Frontier	Distribution	0.00	0.00	0.00	40.98	27.88	19.41	15.60	13.01	11.55	
		Growth	0.56	-0.94	13.01	-22.64	-11.79	-10.88	-6.57	-2.77	0.35	
		Total	0.56	-0.94	13.01	18.34	16.09	8.53	9.03	10.24	11.90	
Merlon Australian Share Income	Entry fee	Distribution	0.29	0.66	1.72	3.71	3.77	3.54	3.60	3.83	4.14	
		Growth	-1.19	-0.21	8.67	4.57	4.33	5.45	2.26	1.10	0.95	
		Total	-0.90	0.45	10.39	8.28	8.10	8.99	5.86	4.93	5.09	
	Nil entry fee	Distribution	0.22	0.45	1.25	2.79	2.85	2.62	2.70	2.95	3.25	
		Growth	-1.19	-0.21	8.67	4.57	4.33	5.45	2.26	1.10	0.95	
		Total	-0.97	0.24	9.92	7.36	7.18	8.07	4.96	4.05	4.20	
	// Select	Distribution	0.30	0.68	1.77	3.81	3.86	3.64	3.87	4.22	4.62	
		Growth	-1.19	-0.21	8.67	4.57	4.33	5.45	2.26	1.10	0.95	
		Total	-0.89	0.47	10.44	8.38	8.19	9.09	6.13	5.32	5.57	
	Frontier	Distribution	0.32	0.65	1.81	4.01	4.14	3.86	4.09	4.47	4.89	
		Growth	-1.19	-0.10	8.79	4.68	4.38	5.52	2.29	1.12	0.96	
		Total	-0.87	0.55	10.60	8.69	8.52	9.38	6.38	5.59	5.85	
MFS Global Equity	Entry fee	Distribution	0.07	0.21	0.46	9.26	11.76	12.37	15.43	13.93	12.18	
		Growth	0.74	-1.44	7.59	-0.51	-1.93	-7.13	-6.82	-5.57	-2.26	
		Total	0.81	-1.23	8.05	8.75	9.83	5.24	8.61	8.36	9.92	
	Nil entry fee	Distribution	0.00	0.00	0.00	8.34	10.84	11.49	14.52	13.02	11.26	
		Growth	0.74	-1.44	7.59	-0.51	-1.93	-7.13	-6.82	-5.57	-2.26	
		Total	0.74	-1.44	7.59	7.83	8.91	4.36	7.70	7.45	9.00	
	// Select	Distribution	0.08	0.23	0.51	9.36	11.86	12.47	15.71	14.33	12.68	
		Growth	0.74	-1.44	7.59	-0.51	-1.93	-7.13	-6.82	-5.57	-2.26	
		Total	0.82	-1.21	8.10	8.85	9.93	5.34	8.89	8.76	10.42	
	Frontier	Distribution	0.00	0.00	0.00	9.67	12.32	12.98	16.26	14.78	13.02	
		Growth	0.83	-1.17	8.18	-0.65	-2.19	-7.45	-7.17	-5.83	-2.42	
		Total	0.83	-1.17	8.18	9.02	10.13	5.53	9.09	8.95	10.60	

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 5 - High Growth (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
Tyndall Australian Shares ¹²	Entry fee	Distribution	0.07	0.22	1.95	3.26	4.29	3.48	4.20	-	-
		Growth	-0.20	1.55	6.18	2.42	-1.48	1.34	0.94	-	-
		Total	-0.13	1.77	8.13	5.68	2.81	4.82	5.14	-	-
	Nil entry fee	Distribution	0.00	0.00	1.50	2.37	3.42	2.60	3.31	-	-
		Growth	-0.20	1.55	6.18	2.42	-1.48	1.34	0.94	-	-
		Total	-0.20	1.55	7.68	4.79	1.94	3.94	4.25	-	-
	// Select	Distribution	0.08	0.24	2.00	3.35	4.38	3.57	4.47	-	-
		Growth	-0.20	1.55	6.18	2.42	-1.48	1.34	0.94	-	-
		Total	-0.12	1.79	8.18	5.77	2.90	4.91	5.41	-	-
	Frontier	Distribution	0.00	0.00	2.23	3.85	4.95	4.23	5.08	-	-
		Growth	-0.09	1.88	6.14	2.30	-1.68	1.07	0.72	-	-
		Total	-0.09	1.88	8.37	6.15	3.27	5.30	5.80	-	-
OnePath Australian Property Securities Index ¹	Entry fee	Distribution	0.07	0.22	0.53	4.55	7.57	6.71	6.47	6.16	10.71
		Growth	1.80	2.77	20.87	18.11	0.85	0.15	-1.91	-0.15	-2.34
		Total	1.87	2.99	21.40	22.66	8.42	6.86	4.56	6.01	8.37
	Nil entry fee	Distribution	0.00	0.00	0.01	3.51	6.66	5.81	5.59	5.26	9.87
		Growth	1.80	2.77	20.87	18.11	0.85	0.15	-1.91	-0.15	-2.34
		Total	1.80	2.77	20.88	21.62	7.51	5.96	3.68	5.11	7.53
	// Select	Distribution	0.08	0.24	0.58	4.66	7.67	6.81	6.74	6.55	11.14
		Growth	1.80	2.77	20.87	18.11	0.85	0.15	-1.91	-0.15	-2.34
		Total	1.88	3.01	21.45	22.77	8.52	6.96	4.83	6.40	8.80
	Frontier	Distribution	0.00	0.00	0.16	4.26	7.77	6.86	6.88	6.63	11.32
		Growth	1.89	3.03	21.33	18.60	0.87	0.21	-1.93	-0.12	-2.27
		Total	1.89	3.03	21.49	22.86	8.64	7.07	4.95	6.51	9.05
OnePath Australian Shares	Entry fee	Distribution	0.07	0.21	0.81	2.55	3.81	3.43	3.03	2.94	2.78
		Growth	1.17	0.08	8.80	8.82	2.54	2.42	4.42	3.78	2.43
		Total	1.24	0.29	9.61	11.37	6.35	5.85	7.45	6.72	5.21
	Nil entry fee	Distribution	0.00	0.00	0.35	1.61	2.91	2.54	2.12	2.04	1.89
		Growth	1.17	0.08	8.80	8.82	2.54	2.42	4.42	3.78	2.43
		Total	1.17	0.08	9.15	10.43	5.45	4.96	6.54	5.82	4.32
	// Select	Distribution	0.08	0.23	0.86	2.65	3.90	3.53	3.31	3.33	3.26
		Growth	1.17	0.08	8.80	8.82	2.54	2.42	4.42	3.78	2.43
		Total	1.25	0.31	9.66	11.47	6.44	5.95	7.73	7.11	5.69
	Frontier	Distribution	0.00	0.00	0.63	2.55	3.91	3.60	3.47	3.51	3.44
		Growth	1.27	0.37	9.12	9.11	2.70	2.51	4.44	3.77	2.42
		Total	1.27	0.37	9.75	11.66	6.61	6.11	7.91	7.28	5.86
OnePath Australian Shares Index ¹	Entry fee	Distribution	0.08	0.21	0.91	8.93	10.77	9.53	8.18	7.03	5.83
		Growth	0.63	0.67	9.31	3.16	-3.88	-3.61	-1.30	0.38	0.63
		Total	0.71	0.88	10.22	12.09	6.89	5.92	6.88	7.41	6.46
	Nil entry fee	Distribution	0.00	0.00	0.45	7.99	9.87	8.64	7.28	6.13	5.00
		Growth	0.63	0.67	9.31	3.16	-3.88	-3.61	-1.30	0.38	0.63
		Total	0.63	0.67	9.76	11.15	5.99	5.03	5.98	6.51	5.63
	// Select	Distribution	0.08	0.24	0.96	9.03	10.87	9.63	8.45	7.43	6.26
		Growth	0.63	0.67	9.31	3.16	-3.88	-3.61	-1.30	0.38	0.63
		Total	0.71	0.91	10.27	12.19	6.99	6.02	7.15	7.81	6.89
	Frontier	Distribution	0.00	0.00	0.72	8.92	10.97	9.74	8.57	7.58	6.49
		Growth	0.73	0.94	9.63	3.43	-3.82	-3.56	-1.25	0.40	0.68
		Total	0.73	0.94	10.35	12.35	7.15	6.18	7.32	7.98	7.17
OnePath Blue Chip Imputation	Entry fee	Distribution	0.07	0.21	1.23	4.32	5.10	4.84	4.30	3.97	3.84
		Growth	-0.68	-0.57	6.23	4.41	-0.10	1.05	1.09	0.57	-0.50
		Total	-0.61	-0.36	7.46	8.73	5.00	5.89	5.39	4.54	3.34
	Nil entry fee	Distribution	0.00	0.00	0.77	3.41	4.22	3.94	3.41	3.09	2.97
		Growth	-0.68	-0.57	6.23	4.41	-0.10	1.05	1.09	0.57	-0.50
		Total	-0.68	-0.57	7.00	7.82	4.12	4.99	4.50	3.66	2.47
	// Select	Distribution	0.08	0.24	1.27	4.42	5.20	4.93	4.57	4.35	4.31
		Growth	-0.68	-0.57	6.23	4.41	-0.10	1.05	1.09	0.57	-0.50
		Total	-0.60	-0.33	7.50	8.83	5.10	5.98	5.66	4.92	3.81
	Frontier	Distribution	0.00	0.00	1.09	4.33	4.78	4.70	4.51	4.36	4.37
		Growth	-0.61	-0.34	6.44	4.59	0.39	1.37	1.26	0.67	-0.46
		Total	-0.61	-0.34	7.53	8.92	5.17	6.07	5.77	5.03	3.91
OnePath Emerging Companies	Entry fee	Distribution	0.07	0.22	1.32	3.57	11.27	10.68	14.16	11.92	8.86
		Growth	-0.58	1.84	10.84	14.28	-6.81	-10.86	-10.64	-6.80	-3.43
		Total	-0.51	2.06	12.16	17.85	4.46	-0.18	3.52	5.12	5.43
	Nil entry fee	Distribution	0.00	0.00	0.85	2.57	10.39	9.84	13.29	11.03	7.97
		Growth	-0.58	1.84	10.84	14.28	-6.81	-10.86	-10.64	-6.80	-3.43
		Total	-0.58	1.84	11.69	16.85	3.58	-1.02	2.65	4.23	4.54
	// Select	Distribution	0.08	0.24	1.37	3.67	11.36	10.77	14.42	12.30	9.33
		Growth	-0.58	1.84	10.84	14.28	-6.81	-10.86	-10.64	-6.80	-3.43
		Total	-0.50	2.08	12.21	17.95	4.55	-0.09	3.78	5.50	5.90
	Frontier	Distribution	0.00	0.00	1.43	3.91	11.88	11.32	15.15	12.83	9.71
		Growth	-0.50	2.10	10.83	14.16	-7.22	-11.30	-11.24	-7.20	-3.69
		Total	-0.50	2.10	12.26	18.07	4.66	0.02	3.91	5.63	6.02
OnePath Geared Australian Share Index	Entry fee	Distribution	0.08	0.21	0.49	2.72	5.64	4.53	4.61	4.18	3.78
		Growth	0.69	-0.34	16.44	13.56	0.50	1.24	3.90	5.93	3.82
		Total	0.77	-0.13	16.93	16.28	6.14	5.77	8.51	10.11	7.60
	Nil entry fee	Distribution	0.00	0.00	0.00	1.73	4.74	3.64	3.69	3.25	2.87
		Growth	0.69	-0.34	16.44	13.56	0.50	1.24	3.90	5.93	3.82
		Total	0.69	-0.34	16.44	15.29	5.24	4.88	7.59	9.18	6.69
	// Select	Distribution	0.08	0.23	0.55	2.82	5.73	4.62	4.89	4.58	4.27
		Growth	0.69	-0.34	16.44	13.56	0.50	1.24	3.90	5.93	3.82
		Total	0.77	-0.11	16.99	16.38	6.23	5.86	8.79	10.51	8.09
	Frontier	Distribution	0.00	0.00	0.00	3.17	6.27	5.12	5.60	5.29	4.94
		Growth	0.78	-0.07	17.03	13.33	0.05	0.82	3.28	5.30	3.22
		Total	0.78	-0.07	17.03	16.50	6.32	5.94	8.88	10.59	8.16

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 5 - High Growth (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
OnePath Global Emerging Markets	Entry fee	Distribution	0.08	0.23	0.50	0.98	0.91	0.82	0.98	0.97	0.97	
		Growth	3.31	5.64	13.10	14.21	5.87	-5.10	0.24	1.52	3.27	
		Total	3.39	5.87	13.60	15.19	6.78	-4.28	1.22	2.49	4.24	
	Nil entry fee	Distribution	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.13	0.11	0.08
		Growth	3.31	5.64	13.10	14.21	5.87	-5.10	0.24	1.52	3.27	
		Total	3.32	5.65	13.11	14.22	5.88	-5.09	0.37	1.63	3.35	
	// Select	Distribution	0.09	0.25	0.55	1.09	1.01	0.90	1.24	1.35	1.44	
		Growth	3.31	5.64	13.10	14.21	5.87	-5.10	0.24	1.52	3.27	
		Total	3.40	5.89	13.65	15.30	6.88	-4.20	1.48	2.87	4.71	
	Frontier	Distribution	0.00	0.00	0.02	0.46	0.91	0.57	0.90	1.02	1.02	
		Growth	-0.50	1.91	9.36	10.53	3.95	-6.01	-0.19	1.30	3.30	
		Total	-0.50	1.91	9.38	10.99	4.86	-5.44	0.71	2.32	4.32	
OnePath Global Listed Infrastructure Index	Frontier	Distribution	0.00	0.00	0.00	6.23	5.58	-	-	-	-	
		Growth	5.00	6.87	7.75	0.92	-6.76	-	-	-	-	
		Total	5.00	6.87	7.75	7.15	-1.18	-	-	-	-	
OnePath Global Property Securities Index	Entry fee	Distribution	0.07	0.21	0.44	0.89	4.51	6.76	5.08	6.80	6.68	
		Growth	3.52	0.23	3.86	4.67	-10.95	-11.71	-7.02	-6.68	-4.99	
		Total	3.59	0.44	4.30	5.56	-6.44	-4.95	-1.94	0.12	1.69	
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	3.72	5.96	4.25	5.96	5.82	
		Growth	3.52	0.23	3.86	4.67	-10.95	-11.71	-7.02	-6.68	-4.99	
		Total	3.52	0.23	3.86	4.67	-7.23	-5.75	-2.77	-0.72	0.83	
	// Select	Distribution	0.08	0.24	0.49	0.99	4.60	6.85	5.33	7.17	7.14	
		Growth	3.52	0.23	3.86	4.67	-10.95	-11.71	-7.02	-6.68	-4.99	
		Total	3.60	0.47	4.35	5.66	-6.35	-4.86	-1.69	0.49	2.15	
	Frontier	Distribution	0.00	0.00	0.00	0.00	4.50	7.00	4.92	6.20	6.31	
		Growth	3.63	0.55	4.51	6.00	-10.54	-11.55	-6.29	-5.39	-3.85	
		Total	3.63	0.55	4.51	6.00	-6.04	-4.55	-1.37	0.81	2.46	
OnePath Global Smaller Companies Shares ⁶	Entry fee	Distribution	0.07	0.22	1.13	3.84	10.32	11.82	7.99	10.45	10.31	
		Growth	1.60	4.14	16.01	21.97	7.28	-1.62	6.82	1.32	1.76	
		Total	1.67	4.36	17.14	25.81	17.60	10.20	14.81	11.77	12.07	
	Nil entry fee	Distribution	0.00	0.00	0.63	2.78	9.33	10.90	7.03	9.51	9.37	
		Growth	1.60	4.14	16.01	21.97	7.28	-1.62	6.82	1.32	1.76	
		Total	1.60	4.14	16.64	24.75	16.61	9.28	13.85	10.83	11.13	
	// Select	Distribution	0.08	0.24	1.18	3.95	10.42	11.92	8.29	10.87	10.82	
		Growth	1.60	4.14	16.01	21.97	7.28	-1.62	6.82	1.32	1.76	
		Total	1.68	4.38	17.19	25.92	17.70	10.30	15.11	12.19	12.58	
	Frontier	Distribution	0.00	0.00	1.18	3.91	10.77	12.19	8.10	10.99	10.12	
		Growth	1.69	4.40	16.05	22.10	7.01	-1.82	7.08	1.26	2.49	
		Total	1.69	4.40	17.23	26.01	17.78	10.37	15.18	12.25	12.61	
OnePath Global Share	Entry fee	Distribution	0.08	0.21	0.46	0.95	0.95	0.91	0.94	0.94	0.97	
		Growth	-0.15	-2.84	7.61	10.25	11.55	5.96	8.65	9.00	11.04	
		Total	-0.07	-2.63	8.07	11.20	12.50	6.87	9.59	9.94	12.01	
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01	0.02	
		Growth	-0.15	-2.84	7.61	10.25	11.55	5.96	8.65	9.00	11.04	
		Total	-0.15	-2.84	7.61	10.25	11.55	5.97	8.66	9.01	11.06	
	// Select	Distribution	0.08	0.23	0.51	1.05	1.05	1.01	1.22	1.35	1.48	
		Growth	-0.15	-2.84	7.61	10.25	11.55	5.96	8.65	9.00	11.04	
		Total	-0.07	-2.61	8.12	11.30	12.60	6.97	9.87	10.35	12.52	
	Frontier	Distribution	0.00	0.00	0.00	0.00	0.01	0.01	0.06	0.23	0.34	
		Growth	-0.06	-2.58	8.17	11.39	12.70	7.05	9.88	10.19	12.23	
		Total	-0.06	-2.58	8.17	11.39	12.71	7.06	9.94	10.42	12.57	
OnePath High Growth Index ¹	Entry fee	Distribution	0.07	0.21	0.59	8.21	10.42	9.90	9.35	7.47	8.15	
		Growth	1.45	1.22	10.67	7.01	-0.56	-3.56	-0.95	0.38	-0.25	
		Total	1.52	1.43	11.26	15.22	9.86	6.34	8.40	7.85	7.90	
	Nil entry fee	Distribution	0.00	0.00	0.12	7.24	9.50	9.01	8.44	6.56	7.32	
		Growth	1.45	1.22	10.67	7.01	-0.56	-3.56	-0.95	0.38	-0.25	
		Total	1.45	1.22	10.79	14.25	8.94	5.45	7.49	6.94	7.07	
	// Select	Distribution	0.08	0.24	0.64	8.31	10.52	10.00	9.63	7.87	8.58	
		Growth	1.45	1.22	10.67	7.01	-0.56	-3.56	-0.95	0.38	-0.25	
		Total	1.53	1.46	11.31	15.32	9.96	6.44	8.68	8.25	8.33	
	Frontier	Distribution	0.00	0.00	0.41	8.18	10.55	10.13	9.75	8.01	8.78	
		Growth	1.54	1.49	10.97	7.28	-0.46	-3.56	-0.94	0.37	-0.19	
		Total	1.54	1.49	11.38	15.46	10.09	6.57	8.81	8.38	8.59	
OnePath International Shares Index (Hedged) ¹	Entry fee	Distribution	0.07	0.22	0.49	5.85	10.88	13.29	12.41	9.97	12.23	
		Growth	3.91	3.68	14.44	17.65	0.96	-6.62	-1.44	-0.95	-3.43	
		Total	3.98	3.90	14.93	23.50	11.84	6.67	10.97	9.02	8.80	
	Nil entry fee	Distribution	0.00	0.00	0.00	4.81	9.94	12.40	11.48	9.05	11.39	
		Growth	3.91	3.68	14.44	17.65	0.96	-6.62	-1.44	-0.95	-3.43	
		Total	3.91	3.68	14.44	22.46	10.90	5.78	10.04	8.10	7.96	
	// Select	Distribution	0.08	0.24	0.54	5.96	10.98	13.39	12.69	10.37	12.66	
		Growth	3.91	3.68	14.44	17.65	0.96	-6.62	-1.44	-0.95	-3.43	
		Total	3.99	3.92	14.98	23.61	11.94	6.77	11.25	9.42	9.23	
	Frontier	Distribution	0.00	0.00	0.00	5.26	10.79	13.14	12.51	10.23	12.43	
		Growth	4.00	3.94	15.02	18.46	1.26	-6.27	-1.14	-0.70	-2.96	
		Total	4.00	3.94	15.02	23.72	12.05	6.87	11.37	9.53	9.47	

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 5 - High Growth (cont'd)

			1 month %	3 mths %	6 mths %	1 year % p.a.	2 years % p.a.	3 years % p.a.	5 years % p.a.	7 years % p.a.	10 years % p.a.
OnePath International Shares Index ¹	Entry fee	Distribution	0.07	0.21	0.51	10.04	11.85	9.80	10.96	8.26	8.38
		Growth	1.92	1.38	13.89	11.17	5.37	2.22	2.18	3.38	3.53
		Total	1.99	1.59	14.40	21.21	17.22	12.02	13.14	11.64	11.91
	Nil entry fee	Distribution	0.00	0.00	0.03	9.02	10.87	8.86	10.01	7.32	7.51
		Growth	1.92	1.38	13.89	11.17	5.37	2.22	2.18	3.38	3.53
		Total	1.92	1.38	13.92	20.19	16.24	11.08	12.19	10.70	11.04
	// Select	Distribution	0.08	0.23	0.56	10.15	11.96	9.90	11.25	8.67	8.82
		Growth	1.92	1.38	13.89	11.17	5.37	2.22	2.18	3.38	3.53
		Total	2.00	1.61	14.45	21.32	17.33	12.12	13.43	12.05	12.35
	Frontier	Distribution	0.00	0.00	0.31	9.96	12.09	10.15	11.44	8.88	9.08
		Growth	2.01	1.63	14.18	11.47	5.35	2.08	2.10	3.28	3.51
		Total	2.01	1.63	14.49	21.43	17.44	12.23	13.54	12.16	12.59
OnePath Property Securities	Entry fee	Distribution	0.07	0.22	0.51	2.57	2.41	2.06	2.11	2.38	2.55
		Growth	1.53	3.06	19.21	19.73	7.04	5.43	0.84	0.72	3.39
		Total	1.60	3.28	19.72	22.30	9.45	7.49	2.95	3.10	5.94
	Nil entry fee	Distribution	0.00	0.00	0.00	1.53	1.48	1.15	1.24	1.51	1.66
		Growth	1.53	3.06	19.21	19.73	7.04	5.43	0.84	0.72	3.39
		Total	1.53	3.06	19.21	21.26	8.52	6.58	2.08	2.23	5.05
	// Select	Distribution	0.08	0.24	0.56	2.68	2.51	2.16	2.38	2.76	3.03
		Growth	1.53	3.06	19.21	19.73	7.04	5.43	0.84	0.72	3.39
		Total	1.61	3.30	19.77	22.41	9.55	7.59	3.22	3.48	6.42
	Frontier	Distribution	0.00	0.00	0.00	6.90	6.71	5.82	7.24	7.07	6.11
		Growth	1.63	3.36	19.94	15.82	3.17	2.02	-3.70	-3.31	0.56
		Total	1.63	3.36	19.94	22.72	9.88	7.84	3.54	3.76	6.67
OnePath Select Leaders	Entry fee	Distribution	0.08	0.21	1.87	3.18	4.14	3.80	3.46	4.14	3.65
		Growth	1.41	0.17	7.49	7.57	2.17	1.73	3.57	2.22	0.95
		Total	1.49	0.38	9.36	10.75	6.31	5.53	7.03	6.36	4.60
	Nil entry fee	Distribution	0.00	0.00	1.41	2.25	3.24	2.91	2.55	3.24	2.77
		Growth	1.41	0.17	7.49	7.57	2.17	1.73	3.57	2.22	0.95
		Total	1.41	0.17	8.90	9.82	5.41	4.64	6.12	5.46	3.72
	// Select	Distribution	0.08	0.23	1.92	3.28	4.23	3.90	3.73	4.53	4.12
		Growth	1.41	0.17	7.49	7.57	2.17	1.73	3.57	2.22	0.95
		Total	1.49	0.40	9.41	10.85	6.40	5.63	7.30	6.75	5.07
	Frontier	Distribution	0.00	0.00	1.93	3.41	4.63	4.22	4.07	4.22	3.80
		Growth	1.51	0.43	7.51	7.66	1.97	1.61	3.38	2.70	1.44
		Total	1.51	0.43	9.44	11.07	6.60	5.83	7.45	6.92	5.24
OnePath Sustainable Investments - Australian Shares	Entry fee	Distribution	0.07	0.22	1.57	5.09	4.87	4.30	4.06	5.75	4.95
		Growth	1.07	0.05	8.74	6.77	0.76	-0.05	3.57	1.70	0.64
		Total	1.14	0.27	10.31	11.86	5.63	4.25	7.63	7.45	5.59
	Nil entry fee	Distribution	0.00	0.00	1.10	4.15	3.98	3.42	3.15	4.84	4.06
		Growth	1.07	0.05	8.74	6.77	0.76	-0.05	3.57	1.70	0.64
		Total	1.07	0.05	9.84	10.92	4.74	3.37	6.72	6.54	4.70
	// Select	Distribution	0.08	0.24	1.62	5.19	4.97	4.40	4.33	6.14	5.42
		Growth	1.07	0.05	8.74	6.77	0.76	-0.05	3.57	1.70	0.64
		Total	1.15	0.29	10.36	11.96	5.73	4.35	7.90	7.84	6.06
	Frontier	Distribution	0.00	0.00	1.67	2.82	3.02	2.83	2.93	3.02	3.22
		Growth	1.17	0.32	8.79	9.21	2.78	1.65	5.19	5.03	3.03
		Total	1.17	0.32	10.46	12.03	5.80	4.48	8.12	8.05	6.25
OptiMix Australian Share	Entry fee	Distribution	0.07	0.21	0.92	3.10	2.93	2.68	2.36	2.49	2.58
		Growth	0.75	0.10	8.45	8.38	3.36	2.99	3.81	3.76	2.78
		Total	0.82	0.31	9.37	11.48	6.29	5.67	6.17	6.25	5.36
	Nil entry fee	Distribution	0.00	0.00	0.46	2.16	2.03	1.79	1.47	1.59	1.69
		Growth	0.75	0.10	8.45	8.38	3.36	2.99	3.81	3.76	2.78
		Total	0.75	0.10	8.91	10.54	5.39	4.78	5.28	5.35	4.47
	// Select	Distribution	0.08	0.23	0.97	3.20	3.03	2.78	2.64	2.88	3.06
		Growth	0.75	0.10	8.45	8.38	3.36	2.99	3.81	3.76	2.78
		Total	0.83	0.33	9.42	11.58	6.39	5.77	6.45	6.64	5.84
	Frontier	Distribution	0.00	0.00	1.11	3.47	3.18	3.07	2.90	3.18	3.38
		Growth	0.86	0.42	8.50	8.50	3.56	3.06	3.93	3.81	2.77
		Total	0.86	0.42	9.61	11.97	6.74	6.13	6.83	6.99	6.15
OptiMix Global Emerging Markets	Entry fee	Distribution	0.07	0.21	0.46	0.95	0.89	5.68	5.99	4.60	3.56
		Growth	-0.57	1.67	8.82	9.87	3.54	-10.94	-6.12	-3.73	-0.89
		Total	-0.50	1.88	9.28	10.82	4.43	-5.26	-0.13	0.87	2.67
	Nil entry fee	Distribution	0.00	0.00	0.00	0.01	0.01	4.88	5.15	3.75	2.69
		Growth	-0.57	1.67	8.82	9.87	3.54	-10.94	-6.12	-3.73	-0.89
		Total	-0.57	1.67	8.82	9.88	3.55	-6.06	-0.97	0.02	1.80
	// Select	Distribution	0.08	0.23	0.51	1.04	0.98	5.76	6.25	4.97	4.03
		Growth	-0.57	1.67	8.82	9.87	3.54	-10.94	-6.12	-3.73	-0.89
		Total	-0.49	1.90	9.33	10.91	4.52	-5.18	0.13	1.24	3.14
	Frontier	Distribution	0.00	0.00	0.00	0.60	0.50	5.57	6.22	5.04	4.07
		Growth	-0.46	1.96	9.45	10.57	4.26	-10.57	-5.96	-3.66	-0.77
		Total	-0.46	1.96	9.45	11.17	4.76	-5.00	0.26	1.38	3.30
OptiMix Global Share	Entry fee	Distribution	0.07	0.21	0.49	2.09	1.67	16.54	15.92	13.31	10.06
		Growth	1.52	0.33	12.94	17.80	14.51	-4.99	-3.87	-2.91	1.22
		Total	1.59	0.54	13.43	19.89	16.18	11.55	12.05	10.40	11.28
	Nil entry fee	Distribution	0.00	0.00	0.00	1.07	0.69	15.61	14.98	12.38	9.12
		Growth	1.52	0.33	12.94	17.80	14.51	-4.99	-3.87	-2.91	1.22
		Total	1.52	0.33	12.94	18.87	15.20	10.62	11.11	9.47	10.34
	// Select	Distribution	0.08	0.24	0.54	2.20	1.78	16.64	16.21	13.72	10.56
		Growth	1.52	0.33	12.94	17.80	14.51	-4.99	-3.87	-2.91	1.22
		Total	1.60	0.57	13.48	20.00	16.29	11.65	12.34	10.81	11.78
	Frontier	Distribution	0.00	0.00	0.00	2.38	1.71	17.27	16.92	14.25	10.88
		Growth	1.63	0.65	13.64	17.98	14.94	-5.25	-4.21	-3.10	1.20
		Total	1.63	0.65	13.64	20.36	16.65	12.02	12.71	11.15	12.08

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 5 - High Growth (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
OptiMix Property Securities	Entry fee	Distribution	0.07	0.22	0.51	2.45	2.33	1.91	1.86	2.82	2.81
		Growth	1.52	2.98	19.89	20.59	6.51	5.02	1.65	1.54	4.72
		Total	1.59	3.20	20.40	23.04	8.84	6.93	3.51	4.36	7.53
	Nil entry fee	Distribution	0.00	0.00	0.00	1.41	1.41	1.01	0.99	1.94	1.90
		Growth	1.52	2.98	19.89	20.59	6.51	5.02	1.65	1.54	4.72
		Total	1.52	2.98	19.89	22.00	7.92	6.03	2.64	3.48	6.62
	// Select	Distribution	0.08	0.24	0.57	2.56	2.43	2.01	2.13	3.20	3.30
		Growth	1.52	2.98	19.89	20.59	6.51	5.02	1.65	1.54	4.72
		Total	1.60	3.22	20.46	23.15	8.94	7.03	3.78	4.74	8.02
	Frontier	Distribution	0.00	0.00	0.00	2.28	2.38	2.21	2.44	3.65	3.48
		Growth	1.64	3.34	20.71	21.41	7.05	5.28	1.81	1.52	4.92
		Total	1.64	3.34	20.71	23.69	9.43	7.49	4.25	5.17	8.40
Pendal Australian Shares	Entry fee	Distribution	0.07	0.21	0.95	6.90	9.27	7.91	6.88	9.21	9.40
		Growth	1.15	1.87	9.65	5.68	-2.15	-2.34	0.62	-1.24	-2.39
		Total	1.22	2.08	10.60	12.58	7.12	5.57	7.50	7.97	7.01
	Nil entry fee	Distribution	0.00	0.00	0.48	5.95	8.37	7.02	5.97	8.31	8.50
		Growth	1.15	1.87	9.65	5.68	-2.15	-2.34	0.62	-1.24	-2.39
		Total	1.15	1.87	10.13	11.63	6.22	4.68	6.59	7.07	6.11
	// Select	Distribution	0.08	0.24	1.00	7.00	9.37	8.01	7.15	9.61	9.89
		Growth	1.15	1.87	9.65	5.68	-2.15	-2.34	0.62	-1.24	-2.39
		Total	1.23	2.11	10.65	12.68	7.22	5.67	7.77	8.37	7.50
	Frontier	Distribution	0.00	0.00	0.82	7.05	9.59	8.46	7.57	10.08	10.26
		Growth	1.27	2.20	10.02	5.98	-2.00	-2.42	0.53	-1.37	-2.41
		Total	1.27	2.20	10.84	13.03	7.59	6.04	8.10	8.71	7.85
Barrow Hanley Concentrated Global Share Fund Hedged ²	Entry fee	Distribution	0.08	0.23	0.48	1.00	4.43	4.98	5.07	6.51	7.60
		Growth	2.49	3.01	6.77	9.02	-0.65	-4.04	1.98	-1.58	-1.72
		Total	2.57	3.24	7.25	10.02	3.78	0.94	7.05	4.93	5.88
	Nil entry fee	Distribution	0.00	0.00	0.00	0.02	3.51	4.08	4.11	5.58	6.66
		Growth	2.49	3.01	6.77	9.02	-0.65	-4.04	1.98	-1.58	-1.72
		Total	2.49	3.01	6.77	9.04	2.86	0.04	6.09	4.00	4.94
	// Select	Distribution	0.08	0.26	0.53	1.10	4.53	5.07	5.34	6.90	8.08
		Growth	2.49	3.01	6.77	9.02	-0.65	-4.04	1.98	-1.58	-1.72
		Total	2.57	3.27	7.30	10.12	3.88	1.03	7.32	5.32	6.36
	Frontier	Distribution	0.00	0.00	0.00	0.25	6.28	6.39	6.08	7.06	8.15
		Growth	2.60	3.32	7.39	10.04	-2.23	-5.19	1.42	-1.56	-1.61
		Total	2.60	3.32	7.39	10.29	4.05	1.20	7.50	5.50	6.54
Pendal Smaller Companies Trust	Entry fee	Distribution	0.07	0.22	0.49	1.17	7.42	7.18	6.16	8.77	9.75
		Growth	0.14	0.83	10.29	18.35	1.51	-2.44	0.20	-1.36	-2.68
		Total	0.21	1.05	10.78	19.52	8.93	4.74	6.36	7.41	7.07
	Nil entry fee	Distribution	0.00	0.00	0.02	0.16	6.50	6.30	5.26	7.86	8.85
		Growth	0.14	0.83	10.29	18.35	1.51	-2.44	0.20	-1.36	-2.68
		Total	0.14	0.83	10.31	18.51	8.01	3.86	5.46	6.50	6.17
	// Select	Distribution	0.08	0.24	0.54	1.28	7.52	7.27	6.43	9.16	10.23
		Growth	0.14	0.83	10.29	18.35	1.51	-2.44	0.20	-1.36	-2.68
		Total	0.22	1.07	10.83	19.63	9.03	4.83	6.63	7.80	7.55
	Frontier	Distribution	0.00	0.00	0.66	1.65	9.28	8.88	7.32	10.29	11.27
		Growth	0.25	1.13	10.28	18.23	-0.03	-3.84	-0.47	-2.28	-3.52
		Total	0.25	1.13	10.94	19.88	9.25	5.04	6.85	8.01	7.75
Perennial Value Shares	Entry fee	Distribution	0.07	0.22	1.05	6.97	8.88	7.62	8.54	7.94	7.51
		Growth	0.43	2.34	9.33	2.48	-3.27	-1.43	-1.43	-1.81	-1.94
		Total	0.50	2.56	10.38	9.45	5.61	6.19	7.11	6.13	5.57
	Nil entry fee	Distribution	0.00	0.00	0.58	6.05	7.99	6.73	7.64	7.04	6.62
		Growth	0.43	2.34	9.33	2.48	-3.27	-1.43	-1.43	-1.81	-1.94
		Total	0.43	2.34	9.91	8.53	4.72	5.30	6.21	5.23	4.68
	// Select	Distribution	0.08	0.24	1.10	7.07	8.97	7.71	8.82	8.33	7.98
		Growth	0.43	2.34	9.33	2.48	-3.27	-1.43	-1.43	-1.81	-1.94
		Total	0.51	2.58	10.43	9.55	5.70	6.28	7.39	6.52	6.04
	Frontier	Distribution	0.00	0.00	1.29	7.45	9.36	8.17	9.11	8.74	8.44
		Growth	0.54	2.67	9.33	2.49	-3.28	-1.50	-1.33	-1.83	-2.01
		Total	0.54	2.67	10.62	9.94	6.08	6.67	7.78	6.91	6.43
Perpetual Australian Share Trus	Entry fee	Distribution	0.07	0.22	1.05	1.47	2.19	2.07	2.57	2.89	7.34
		Growth	0.22	0.33	9.68	4.36	2.25	3.09	4.65	3.76	-1.88
		Total	0.29	0.55	10.73	5.83	4.44	5.16	7.22	6.65	5.46
	Nil entry fee	Distribution	0.00	0.00	0.55	0.52	1.25	1.13	1.61	1.94	6.40
		Growth	0.22	0.33	9.68	4.36	2.25	3.09	4.65	3.76	-1.88
		Total	0.22	0.33	10.23	4.88	3.50	4.22	6.26	5.70	4.52
	// Select	Distribution	0.08	0.24	1.10	1.57	2.28	2.16	2.84	3.28	7.81
		Growth	0.22	0.33	9.68	4.36	2.25	3.09	4.65	3.76	-1.88
		Total	0.30	0.57	10.78	5.93	4.53	5.25	7.49	7.04	5.93
	Frontier	Distribution	0.00	0.00	1.16	1.66	2.48	2.29	2.98	3.50	7.88
		Growth	0.32	0.62	9.70	4.44	2.21	3.15	4.75	3.78	-1.72
		Total	0.32	0.62	10.86	6.10	4.69	5.44	7.73	7.28	6.16

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024

Profile 5 - High Growth (cont'd)			1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years
			%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.
Perpetual Ethical SRI	Entry fee	Distribution	0.00	0.00	2.59	10.74	8.51	6.84	5.05	6.83	5.86
		Growth	-2.94	-2.45	7.83	-0.91	-1.85	-1.12	3.22	-0.81	-0.76
		Total	-2.94	-2.45	10.42	9.83	6.66	5.72	8.27	6.02	5.10
	Nil entry fee	Distribution	0.00	0.00	2.59	10.74	8.51	6.59	4.53	6.22	5.16
		Growth	-2.94	-2.45	7.83	-0.91	-1.85	-1.12	3.22	-0.81	-0.76
		Total	-2.94	-2.45	10.42	9.83	6.66	5.47	7.75	5.41	4.40
	// Select	Distribution	0.00	0.00	2.59	10.74	8.51	6.86	5.28	7.19	6.31
		Growth	-2.94	-2.45	7.83	-0.91	-1.85	-1.12	3.22	-0.81	-0.76
		Total	-2.94	-2.45	10.42	9.83	6.66	5.74	8.50	6.38	5.55
	Frontier	Distribution	0.00	0.00	3.35	11.77	9.88	8.02	6.11	6.38	6.61
		Growth	-2.84	-2.15	7.73	-0.60	-1.92	-1.27	3.14	0.61	-0.54
		Total	-2.84	-2.15	11.08	11.17	7.96	6.75	9.25	6.99	6.07
Platinum Asia	Entry fee	Distribution	0.07	0.22	0.46	0.89	1.18	5.60	5.87	9.06	9.59
		Growth	-0.80	3.98	7.09	4.26	3.45	-9.24	-0.58	-3.95	-2.59
		Total	-0.73	4.20	7.55	5.15	4.63	-3.64	5.29	5.11	7.00
	Nil entry fee	Distribution	0.00	0.00	0.00	0.00	0.29	4.79	4.99	8.18	8.69
		Growth	-0.80	3.98	7.09	4.26	3.45	-9.24	-0.58	-3.95	-2.59
		Total	-0.80	3.98	7.09	4.26	3.74	-4.45	4.41	4.23	6.10
	// Select	Distribution	0.08	0.25	0.50	0.98	1.27	5.68	6.14	9.45	10.07
		Growth	-0.80	3.98	7.09	4.26	3.45	-9.24	-0.58	-3.95	-2.59
		Total	-0.72	4.23	7.59	5.24	4.72	-3.56	5.56	5.50	7.48
	Frontier	Distribution	0.00	0.00	0.00	0.56	1.57	6.01	6.66	9.89	10.42
		Growth	-0.69	4.26	7.66	4.81	3.27	-9.47	-1.05	-4.34	-2.90
		Total	-0.69	4.26	7.66	5.37	4.84	-3.46	5.61	5.55	7.52
Platinum International Share	Entry fee	Distribution	0.07	0.22	0.46	4.61	7.75	5.78	6.89	10.13	9.62
		Growth	1.04	3.72	7.42	1.05	0.35	-2.19	-0.30	-4.58	-2.49
		Total	1.11	3.94	7.88	5.66	8.10	3.59	6.59	5.55	7.13
	Nil entry fee	Distribution	0.00	0.00	0.00	3.72	6.84	4.90	5.99	9.25	8.72
		Growth	1.04	3.72	7.42	1.05	0.35	-2.19	-0.30	-4.58	-2.49
		Total	1.04	3.72	7.42	4.77	7.19	2.71	5.69	4.67	6.23
	// Select	Distribution	0.08	0.25	0.51	4.70	7.84	5.87	7.17	10.52	10.10
		Growth	1.04	3.72	7.42	1.05	0.35	-2.19	-0.30	-4.58	-2.49
		Total	1.12	3.97	7.93	5.75	8.19	3.68	6.87	5.94	7.61
	Frontier	Distribution	0.00	0.00	0.00	5.04	8.30	6.21	7.63	11.33	10.64
		Growth	1.14	4.04	8.06	0.98	0.19	-2.25	-0.47	-5.10	-2.74
		Total	1.14	4.04	8.06	6.02	8.49	3.96	7.16	6.23	7.90
Schroder Australian Equity	Entry fee	Distribution	0.07	0.23	1.55	12.18	12.89	9.56	11.50	11.26	9.10
		Growth	-0.48	1.52	8.73	-1.91	-6.91	-2.32	-4.69	-4.10	-3.15
		Total	-0.41	1.75	10.28	10.27	5.98	7.24	6.81	7.16	5.95
	Nil entry fee	Distribution	0.00	0.00	1.05	11.20	11.95	8.61	10.55	10.30	8.16
		Growth	-0.48	1.52	8.73	-1.91	-6.91	-2.32	-4.69	-4.10	-3.15
		Total	-0.48	1.52	9.78	9.29	5.04	6.29	5.86	6.20	5.01
	// Select	Distribution	0.08	0.25	1.60	12.28	12.98	9.66	11.77	11.65	9.58
		Growth	-0.48	1.52	8.73	-1.91	-6.91	-2.32	-4.69	-4.10	-3.15
		Total	-0.40	1.77	10.33	10.37	6.07	7.34	7.08	7.55	6.43
	Frontier	Distribution	0.00	0.00	1.80	12.68	13.45	10.14	12.27	12.08	9.97
		Growth	-0.37	1.86	8.73	-1.91	-7.01	-2.42	-4.79	-4.14	-3.15
		Total	-0.37	1.86	10.53	10.77	6.44	7.72	7.48	7.94	6.82
SG Hiscock Property	Entry fee	Distribution	11.95	12.25	14.68	20.99	16.42	14.25	14.68	14.56	11.44
		Growth	-8.33	-7.25	7.00	3.24	-6.09	-6.16	-11.25	-11.17	-5.46
		Total	3.62	5.00	21.68	24.23	10.33	8.09	3.43	3.39	5.98
	Nil entry fee	Distribution	11.87	12.02	14.14	19.88	15.44	13.29	13.76	13.64	10.50
		Growth	-8.33	-7.25	7.00	3.24	-6.09	-6.16	-11.25	-11.17	-5.46
		Total	3.54	4.77	21.14	23.12	9.35	7.13	2.51	2.47	5.04
	// Select	Distribution	11.96	12.28	14.74	21.10	16.52	14.34	14.94	14.94	11.92
		Growth	-8.33	-7.25	7.00	3.24	-6.09	-6.16	-11.25	-11.17	-5.46
		Total	3.63	5.03	21.74	24.34	10.43	8.18	3.69	3.77	6.46
	Frontier	Distribution	3.34	3.39	4.50	7.37	5.03	4.26	11.00	9.05	7.63
		Growth	0.08	1.46	17.06	16.81	5.35	3.97	-7.16	-5.11	-1.01
		Total	3.42	4.85	21.56	24.18	10.38	8.23	3.84	3.94	6.62
Stewart Investors WorldWide Sustainability	Entry fee	Distribution	0.07	0.20	0.46	1.40	5.56	6.97	7.56	9.14	9.74
		Growth	0.14	-2.20	6.21	-0.92	2.49	-5.60	-2.15	-3.26	-2.72
		Total	0.21	-2.00	6.67	0.48	8.05	1.37	5.41	5.88	7.02
	Nil entry fee	Distribution	0.00	0.00	0.00	0.55	4.65	6.12	6.67	8.25	8.85
		Growth	0.14	-2.20	6.21	-0.92	2.49	-5.60	-2.15	-3.26	-2.72
		Total	0.14	-2.20	6.21	-0.37	7.14	0.52	4.52	4.99	6.13
	// Select	Distribution	0.08	0.23	0.50	1.49	5.65	7.06	7.83	9.53	10.23
		Growth	0.14	-2.20	6.21	-0.92	2.49	-5.60	-2.15	-3.26	-2.72
		Total	0.22	-1.97	6.71	0.57	8.14	1.46	5.68	6.27	7.51
	Frontier	Distribution	0.00	0.00	0.00	0.68	4.94	6.72	7.82	9.50	10.56
		Growth	0.24	-1.91	6.84	0.14	3.47	-5.00	-1.87	-2.95	-2.77
		Total	0.24	-1.91	6.84	0.82	8.41	1.72	5.95	6.55	7.79
T. Rowe Price Global Equity	Entry fee	Distribution	0.00	0.00	0.00	0.30	1.07	5.25	8.85	9.57	10.84
		Growth	0.86	0.70	13.72	16.76	12.17	-2.77	1.45	1.51	1.23
		Total	0.86	0.70	13.72	17.06	13.24	2.48	10.30	11.08	12.07
	Nil entry fee	Distribution	0.00	0.00	0.00	0.30	1.07	5.01	8.33	8.93	10.11
		Growth	0.86	0.70	13.72	16.76	12.17	-2.77	1.45	1.51	1.23
		Total	0.86	0.70	13.72	17.06	13.24	2.24	9.78	10.44	11.34
	// Select	Distribution	0.00	0.00	0.00	0.30	1.07	5.27	9.09	9.95	11.33
		Growth	0.86	0.70	13.72	16.76	12.17	-2.77	1.45	1.51	1.23
		Total	0.86	0.70	13.72	17.06	13.24	2.50	10.54	11.46	12.56
	Frontier	Distribution	0.00	0.00	0.00	0.47	1.35	5.61	9.49	10.26	11.65
		Growth	0.97	1.02	14.44	18.07	13.32	-2.09	1.85	1.88	1.49
		Total	0.97	1.02	14.44	18.54	14.67	3.52	11.34	12.14	13.14

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

OnePath OneAnswer Investment Portfolio (Income/Growth splits) as at: 31 May 2024											
Profile 5 - High Growth (cont'd)		1 month	3 mths	6 mths	1 year	2 years	3 years	5 years	7 years	10 years	
		%	%	%	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	% p.a.	
Walter Scott Global Equity (Hedged)	Distribution	0.08	0.21	0.47	7.23	4.67	8.10	8.51	10.47	13.14	
	Growth	2.13	-0.59	10.22	7.04	5.43	-3.30	0.83	-1.20	-3.79	
	Total	2.21	-0.38	10.69	14.27	10.10	4.80	9.34	9.27	9.35	
	Nil entry fee	Distribution	0.00	0.00	0.00	6.27	3.75	7.22	7.59	9.55	12.22
	Growth	2.13	-0.59	10.22	7.04	5.43	-3.30	0.83	-1.20	-3.79	
	Total	2.13	-0.59	10.22	13.31	9.18	3.92	8.42	8.35	8.43	
	// Select	Distribution	0.08	0.23	0.52	7.33	4.77	8.20	8.79	10.87	13.63
	Growth	2.13	-0.59	10.22	7.04	5.43	-3.30	0.83	-1.20	-3.79	
	Total	2.21	-0.36	10.74	14.37	10.20	4.90	9.62	9.67	9.84	
	Frontier	Distribution	0.00	0.00	0.00	7.80	5.22	8.57	9.32	11.41	14.19
	Growth	2.25	-0.27	10.90	6.93	5.34	-3.37	0.57	-1.49	-4.11	
	Total	2.25	-0.27	10.90	14.73	10.56	5.20	9.89	9.92	10.08	
	Closed	Distribution	-	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
		Nil entry fee	Distribution	-	-	-	-	-	-	-	-
		Growth	-	-	-	-	-	-	-	-	-
		Total	-	-	-	-	-	-	-	-	-
Janus Henderson Australian Equity		Distribution	-	-	-	-	-	-	-	-	
Growth		-	-	-	-	-	-	-	-	-	
Total		-	-	-	-	-	-	-	-	-	
// Select		Distribution	-	-	-	-	-	-	-	-	
Growth		-	-	-	-	-	-	-	-	-	
Total		-	-	-	-	-	-	-	-	-	
Frontier		Distribution	-	-	-	-	-	-	-	-	
Growth		-	-	-	-	-	-	-	-	-	
Total		-	-	-	-	-	-	-	-	-	
OnePath Protected AUS 50 Trust		Distribution	-	-	-	-	-	-	-	-	
Growth		-	-	-	-	-	-	-	-	-	
Total		-	-	-	-	-	-	-	-	-	
// Select	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Frontier	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
OnePath Cash	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Nil entry fee	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
// Select	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Frontier	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
OptiMix Enhanced Cash	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Nil entry fee	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
// Select	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
OnePath Diversified Credit	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Nil entry fee	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
// Select	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Frontier	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
OnePath Managed Growth	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Nil entry fee	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
// Select	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
OnePath High Growth	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Nil entry fee	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
// Select	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Frontier	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
OptiMix High Growth	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Nil entry fee	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
// Select	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		
Frontier	Distribution	-	-	-	-	-	-	-	-		
Growth	-	-	-	-	-	-	-	-	-		
Total	-	-	-	-	-	-	-	-	-		

Returns (except for OnePath Capital Guaranteed) are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Yearly returns for OnePath Capital Guaranteed are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

¹For the MultiSeries funds introduced on 25/07/2022, the performance returns are net of ongoing fees applicable through OneAnswer and therefore differ from the underlying IOOF MultiSeries funds into which they invest.

² These funds were formerly "Vanguard" funds

³ Formerly known as "Pandal Concentrated Global Shares Hedged"

⁴ These funds were formerly "Colonial First State" funds

⁵ These funds were formerly "BlackRock Scientific" funds

⁶ Formerly known as "Schroder Strategic Growth"

⁷ Formerly known as "OptiMix Global Smaller Companies Share"

⁸ Formerly known as "RARE Infrastructure Value"

⁹ Prior to 25/7/2022, this fund was called "OptiMix Conservative"

¹⁰ Prior to 25/7/2022, this fund was called "OptiMix Moderate"

¹¹ Prior to 25/7/2022, this fund was called "OptiMix Balanced"

¹² Prior to 25/7/2022, this fund was called "OptiMix Growth"

¹³ Formerly known as "Nikko AM Australian Shares"

¹⁴ Formerly known as "OnePath Tax Effective Income"

Market data and performance as at: 31 May 2024

Currencies	%			
	Month end	Previous month	Movement	1 year ago
AUD/USD	0.6651	0.6494	2.4178	0.6472
AUD/GBP	0.5223	0.5186	0.7247	0.5221
AUD/JPY	104.5093	102.1849	2.2747	90.4166
AUD/EUR	0.6126	0.6073	0.8754	0.6070
AUD/HKD	5.2029	5.0787	2.4460	5.0661

Market performance (local currency)

Market movement	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.
Australian fixed interest							
Bloomberg Composite 0+	0.39%	-0.50%	2.08%	0.87%	-2.09%	-0.55%	2.20%
Bloomberg Treasury 0+	0.35%	-0.55%	2.00%	0.04%	-2.47%	-1.03%	2.06%
Bloomberg Semi 0+	0.29%	-1.12%	1.63%	0.48%	-2.62%	-0.57%	2.13%
Bloomberg Credit 0+	0.70%	0.68%	3.27%	4.52%	-0.07%	1.31%	3.15%
Bloomberg Govt Inflat 0+	-0.30%	-0.80%	2.60%	0.62%	-0.58%	0.89%	2.93%
Bloomberg Bank Bill	0.37%	1.10%	2.20%	4.32%	2.32%	1.59%	1.85%
Bloomberg Non Govt (Core Credit) 0+	0.65%	0.60%	2.97%	3.87%	-0.20%	1.03%	2.85%
Australia shares							
S&P ASX 300/OLD All Ordinaries	0.85%	1.10%	10.66%	12.83%	6.54%	7.79%	7.79%
S&P ASX 200/OLD All Ordinaries	0.92%	1.16%	10.66%	12.93%	6.80%	7.83%	7.78%
NEW All Ords/OLD All Ordinaries	0.87%	1.22%	11.20%	13.89%	6.77%	8.21%	8.09%
S&P ASX 20	2.05%	1.38%	10.15%	15.18%	7.32%	8.51%	7.14%
S&P ASX 50	1.03%	0.93%	10.30%	13.66%	7.55%	7.87%	7.51%
S&P ASX MIDCAP 50	0.52%	1.77%	12.09%	9.20%	6.49%	10.24%	11.13%
S&P ASX 100	0.96%	1.05%	10.53%	13.05%	7.42%	8.26%	7.98%
S&P ASX Small Ords	-0.05%	1.53%	11.74%	10.92%	-0.08%	4.18%	6.48%
S&P ASX 200 Prop/Prop Trusts	0.85%	1.03%	9.95%	12.25%	6.75%	8.02%	7.68%
International fixed interest							
Barclays Capital Global Aggregate	0.77%	-0.14%	1.73%	1.71%	-2.83%	-0.59%	2.02%
Barclays Capital Global Treasury Hdged	0.39%	-0.53%	1.21%	0.90%	-2.84%	-0.81%	2.01%
International shares							
(US) Dow Jones	2.30%	-0.80%	7.61%	17.56%	3.96%	9.35%	9.48%
(US) S&P 500	4.80%	3.56%	15.54%	26.26%	7.87%	13.91%	10.62%
(UK) FTSE 100	1.61%	8.46%	11.02%	11.14%	5.62%	2.93%	1.92%
(Japan) Nikkei 225	0.21%	-1.73%	14.93%	24.61%	10.07%	13.31%	10.15%
(Hong Kong) Hang Seng	2.54%	10.88%	7.58%	3.54%	-11.72%	-4.11%	1.24%
(Germany) MSCI Germany	3.20%	4.55%	13.57%	16.80%	3.97%	7.77%	5.64%
Market Performance							
MSCI Wld Ex Aus \$A	4.19%	4.36%	15.87%	26.13%	8.98%	13.95%	10.88%
MSCI World \$A	4.13%	4.29%	15.77%	25.90%	8.97%	13.84%	10.82%
MSCI Europe Gross - local	3.23%	7.31%	15.01%	18.03%	8.70%	9.78%	7.44%
MSCI Emerging Markets (Free)	0.51%	5.06%	9.98%	15.09%	-2.32%	6.08%	6.05%
MSCI Emerging Markets (Free) in AUD	-1.81%	1.35%	7.13%	9.36%	-1.36%	4.40%	6.17%
MSCI North America Gross - local	4.69%	3.69%	15.95%	27.97%	8.84%	15.46%	12.34%
FTSE EPRA/NAREIT Global Index ex Aust hedged to AUD	2.63%	-0.12%	3.31%	3.48%	-6.72%	-3.85%	0.12%
	1 month	3 months	6 months	1 year p.a.	3 years p.a.	5 years p.a.	10 years p.a.

CONTACT US

Customer Services

Phone 133 665

Email customer@onepathsuperinvest.com.au

Adviser Services

Phone 1800 804 768

Email adviser@onepathsuperinvest.com.au

Address

347 Kent Street

Sydney NSW 2000

OnePath Funds Management Limited

ABN 21 003 002 800 AFSL 238342

OnePath Custodians Pty Limited

ABN 12 008 508 496 AFSL 238 346 RSE L0000673

The information in this document has been prepared by OnePath Custodians Pty Limited ("OnePath Custodians") and OnePath Funds Management Limited ("OnePath Funds Management") (the "Issuers"). An investment is subject to investment risk, including possible delays in the repayment of principal and loss of income or principal invested.

The information in this publication is current as at **May 2024**, but may be subject to change. Updated information will be available free of charge by contacting Customer Services (for an investor) or Adviser Services (for a financial adviser).

The information provided is of a general nature and does not take into account an investor's personal needs, financial circumstances or objectives. Before acting on this information, an investor should consider the appropriateness of the information, having regard to their needs, financial circumstance and objectives.

Past performance is not indicative of future performance. The future value of investments may rise and fall with changes in the market.

Returns are calculated on an exit price to exit price basis and are net of fees, taxes and charges. Annualised performance is calculated in accordance with Financial Services Council Standard No. 6 "Product Performance: Calculation of Returns". However, yearly returns for the OnePath Capital Guaranteed fund are derived from the declared annual crediting rate which are calculated as the weighted average of the earnings over the previous years, less management costs, and cannot be less than zero.

An investor should read the relevant PDS available at onepath.com.au and consider whether a particular product is right for them before making a decision to acquire or continue to hold that product.

While every care has been taken in the preparation of the information in this publication, no warranty is given as to the correctness of the information contained in the investment returns table and no liability is accepted by the relevant issuer or its related group companies for any error or omission.